

NATIONAL CREDIT UNION ADMINISTRATION

CREDIT UNION ONLINE:

ONLINE CREDIT UNION PROFILE

AND

5300 CALL REPORT

INSTRUCTION GUIDE

For Natural Person Credit Unions

Table of Contents

Introduction	1
Standard Help Tips	1
Accessing the Online System	1
Email Notifications	1
Usernames and Passwords	2
Credit Union User Roles	2
Establish Other User Accounts Credit Union Administrators Only	3
Edit User Accounts/Reset Password/Unlock Account/Resend Verification	4
Deleting Users	5
Complete Your Profile Data	5
a. General Tab	5
b. Contacts	6
Public Display of Names of Board of Directors	7
Adding Contacts	7
Editing/Deleting Contacts	12
c. Sites	12
Public Display of Sites	13
Adding a Site	13
Editing/Deleting a Site	16
d. Information Systems & Technology (IS&T)	16
Report and Edit IS&T Information	16
Adding a Payment System Service Provider	21
Editing/Deleting Payment System Service Providers	22
Adding a Data Processing Conversion	23
Editing/Deleting Data Processing Conversions	23
e. Regulatory	23
Adding Regulatory Information	24
Annual Meetings	24
Financial Statement Audits	24

Instruction Guide for Natural Person Credit Unions

Member Account Verifications	25
Fidelity Bond Provider.....	26
Disaster Recovery Tests	26
Editing/Deleting Regulatory Information	27
Disaster Recovery Information	27
Report or Editing Disaster Recovery Information.....	27
f. Credit Union Service Organization (CUSO).....	28
Adding a CUSO	28
Editing/Deleting CUSO Information.....	31
g. Programs and Services/Grants/Partnerships.....	31
Report or Edit Programs and Services	32
Grant and Partnership Information	35
Adding Grants or Partnerships.....	35
Grants.....	36
Partnerships	36
Editing/Deleting Grants and Partnerships	36
Certify Compliance Minimum Security Devices and Procedures (NCUA Rules and Regulations Part 748)	37
Certify Your Profile.....	37
Certification Help Tips.....	38
Complete Your 5300 Call Report.....	38
Edit Filing Information	39
Starting a Call Report	39
Enter Call Report Data	39
Submit Your 5300 Call Report.....	40
Submitting a Call Report	40
Correcting Submitted/Validated Call Reports.....	41
Call Report Not Validated, Status is “Submitted”	41
Correcting Validated Call Reports	42
Import Data.....	43
Merger Partner Registry	43

My Account and Changing Your Password	44
Find Credit Unions.....	44
Downloading Profile and Call Report Information.....	44
Download Profile Data	44
Download Call Report Data.....	45
Printing.....	45
Print Entire Call Report and Print to PDF	45
Print Entire Profile.....	45
Password and Computer Security Best Practices	45
Password Help Tips	45
DOs and DON'Ts of Password Security	46
Computer Security	46
Questions and Technical Support	47

Introduction

Credit Union Online is a web-based system used to collect and disseminate credit union data. It includes the credit union profile and 5300 Call Report. All online filing credit unions are required to submit their data through the online system. This system replaces the Report of Officials and 5300 Call Report software NCUA provided quarterly. This instruction guide will walk users through establishing and maintaining user accounts, entering and editing profile information and completing and submitting the 5300 Call Report. It is recommended users maintain a copy of this booklet for future reference.

This document provides webpage navigation steps and data entry help tips. It is organized to follow the flow of the screens the user will encounter moving across high level then lower level tabs, and moving through pages available within each tab. This document will guide the user through completing all required and optional information.

Standard Help Tips

- Newly entered data will be lost unless the user clicks the “Save” button before leaving the Add/Edit screens. This applies to the profile information as well as the 5300 Call Report.
- To add records click the “Add...” link available on the left side of the screen under “Related Tasks.”
- To edit records with multiple entries, such as Contacts, first click the “View” link, then click the “Edit” link.
- Users can set their screen resolution to their preference; however, to minimize scrolling, we recommend a screen resolution of 1024x768.
- When adding or editing some fields in the system, after selecting a choice from the dropdown menu, the screen will jump to the top of page. When this occurs, scroll down and continue entering information.

Accessing the Online System

The online system is located on the Internet and can be accessed from www.NCUA.gov. NCUA recommends the user establish a shortcut to this site and/or add it to their favorites for easy reference in the future.

Email Notifications

The online system includes the following NCUA generated email notifications.

- Verification the user’s email address is sent when a user is registered or changes their email address. If the user does not respond to this email, they will be unable to log into the system.
- 8-page FPR upon Call Report submission
- Notification a user changed their password or user resets their password

These email notifications come from the email address SysWeb@NCUA.gov or from CreditUnionOnline@NCUA.gov. If users do not receive these email notifications, one of the following problems may exist:

1. The Credit Union Administrator did not add the user in the online system. Please check with your administrator. Please see the *Credit Union User Roles* below.
2. The Credit Union Administrator entered an invalid or incorrect email address when they were setting up the user's account. Please check with your administrator.
3. The user's email system may have NCUA on an anti-spam list. The subscriber should contact their email support staff and request that NCUA be removed from the anti-spam list to resolve this issue.

Username and Passwords

NCUA mailed the initial usernames and passwords in hard copy on the September 30, 2009 5300 Call Report letter. Each institution was provided with one administrator username and password. The administrators then established accounts for all other administrators and users in the credit union.

If you are a manual filing credit union that is going to file online, please contact NCUA's Customer Technical Support at 1-800-827-3255 for your initial username and password to the system. Once you login to the system, you can change your password by following the instructions under the "My Account" section of this instruction guide.

For existing online filers, if you do not have your username and password, please contact your administrator to see if they established your user account or NCUA's Customer Technical Support at 1-800-827-3255.

Credit Union User Roles

All users of the system must be registered and assigned a user role. The following details each user role.

- **Credit Union Administrator:** This role controls access to the online system and submission of credit union data. Every credit union must select at least two (2) administrators; however, it is recommended a credit union limit the number of administrators due to the privileges and control they have of the online system for their credit union. Administrators have the following permissions:
 - Add, edit, and delete users
 - Reset passwords and unlock user accounts
 - Resend account verification emails for users
 - Change their personal information on the "My Account" tab
 - Input and change profile data
 - Certify the profile for accuracy

- Input and submit a 5300 Call Report
- **Credit Union User:** This role is more limited than the administrator role. A credit union may or may not have any users with this role. Credit union users have the following permissions:
 - Change their personal information on the “My Account” tab
 - Input and change profile data
 - Certify the profile for accuracy
 - Input and submit a 5300 Call Report

Establish Other User Accounts Credit Union Administrators Only

All users of the system must be registered with their own username and password. There is no limit to the number of users a credit union may have; however, all users will have the ability to view and change credit union profile and 5300 Call Report data. All users will also have the ability to submit 5300 Call Reports.

- a. Login to the online system
- b. Within your credit union’s profile, click on the “Users” sub-tab. The “Users” sub- tab is located under the “Credit Union” tab.
- c. Click “Add User” from the left navigation bar.
- d. Complete all fields. When done, click “Save.”

Username: Enter a username for the user. The username will be utilized by the user to login. Every user must have a unique user name. This field is not case sensitive and can include letters, numbers, and the underscore “_”. However, usernames are **not** required to have all of these characters. For example: JSmith_CU00023

First Name: Enter the first name of the user.

Last Name: Enter the last name of the user.

Password: Enter a password for the user. The password must be 8 characters long with at least one upper case letter, one lower case letter, and one number. The user may change their password after they access the system for the first time. This field is case sensitive.

Confirm Password: Re-type the password for the user. This field is case sensitive.

Instruction Guide for Natural Person Credit Unions

Email: Enter a valid e-mail address for the user. The e-mail address is not required to be credit union related; however, a credit union e-mail address is preferred. More than one user can have the same email address.

Role: Select a role for each user. Each credit union must select at least two administrators. See the section above “Credit Union User Roles” for specific details about each role.

- Credit Union Administrator
- Credit Union User

- e. The new user will then be sent an e-mail verifying their e-mail address. They **must** click the link on the e-mail message to finalize their registration. Once they have done this, they can login and use the online system.

Edit User Accounts/Reset Password/Unlock Account/Resend Verification

Credit Union Administrators: Follow these steps to edit a user’s account, reset a password, unlock an account, or resend the account verification email:

1. Login to the online system
 2. Click on the “Users” Tab
 3. Click on the “View” button next to the user you want to edit.
 4. To edit the first name, last name, email address, or role, click the “Edit” button. Click the link under Related Tasks on the left navigation bar to reset a password, unlock an account, or resend the account verification email.
- **Reset Password:** This feature emails a new password to the email address on the user’s account. This feature **will not** unlock the user’s account. If a user locks themselves out and cannot remember their password, they must be unlocked first and then have their password reset. This link is available under Related Tasks on the left navigation bar once the user’s email address has been verified.
 - **Unlock Account:** This feature will unlock a user who has locked themselves out of the system. The user will use the same username and password. This link is available under Related Tasks only when a user’s account is locked out. Administrators may need to “unlock” a user and reset their password if the user cannot remember their original password.
 - **Resend Verification:** This feature will resend the verification email to a user who may have deleted it or did not receive it. The verification email is sent to a user when they are added

or a user's email address is changed. The user **must** click the link on the e-mail message to confirm receipt of their email and finalize the change. If the user accidentally deletes this email, the credit union administrator can resend this verification email.

Deleting Users

Credit Union Administrators: Administrators are responsible for removing obsolete users from the system. Follow these steps to remove a user's account:

1. Click on the "Users" Tab
2. Click on the "View" button next to the user you want to edit.
3. Click "Delete." When asked are you sure you want to delete this user, click "OK."

Complete Your Profile Data

The credit union's profile data is located on the following tabs. Please note: all profile information is stored real-time when the user clicks "Save." Unlike the 5300 Call Report, there is no submission process to update this information.

- a. General – Miscellaneous information about the credit union
- b. Contacts – Information about individuals employed by or associated with the credit union.
- c. Sites – Information about the credit union's offices and records location.
- d. IS&T – Information about the credit union's technology systems.
- e. Regulatory – Information about financial statement audit, annual meeting, member account verification, and disaster recovery.
- f. CUSOs – Information about Credit Union Service Organizations in which the credit union uses and/or is associated with.
- g. Programs & Services – Information about programs and services offered, grants received, and credit union partnerships established.

a. General Tab

The General Tab shows read-only information about the credit union and some required information. If any of the read-only information is not accurate, please contact your respective NCUA Regional Office to have this information updated.

The following sections can be updated by the user and do not have to be updated by your regulator:

- If the main office address and phone number is incorrect, change the main office address on the Sites tab.
- The Call Report section displays the data submitted in your most recent 5300 Call Report.

Follow these steps to update the editable fields under Credit Union Information:

1. Click on the “Edit” button
2. Credit Committee Type – This is a required field. Select an option from the dropdown list. If none of the options apply, select “No Committee.”
3. Primary Settlement Agent – This is a required field. 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. If none of the options apply, select “Not Applicable.”
4. EIN – This is a required field. Report the EIN (Employer Identification Number, A.K.A. Tax ID number) of the credit union assigned by the Internal Revenue Service (IRS). Report the nine digit number as XXXXXXXXX. This number should not be someone’s social security number.
You must complete this field to certify the profile.
5. Member of FHLB – Check this box if your credit union is a member of the Federal Home Loan Bank.
6. Borrows from FRB – Check the box if your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window.
7. Pledged Collateral with FRB – Check the box if your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window. “Pre-pledged” collateral means that the credit union’s collateral has already been evaluated and accepted for immediate borrowing access.
8. When done, click “Save.”

b. Contacts

The contacts section displays the first name, last name, role, and job title of the individuals employed by or associated with the credit union. The credit union must enter all Board of Directors, Credit Committee, and Supervisory Committee members, if applicable, into this section of the profile.

Each contact is assigned a Job Title and a Role. Listed below are the mandatory Job Titles and Roles that must be reported for each credit union. The user will identify the Job Titles and Roles for each individual when adding the contacts to the online profile as discussed below.

Instruction Guide for Natural Person Credit Unions

Job Title – Identify one contact for each of the following mandatory job titles. A contact may have more than one job title.

- Manager or CEO
- Board Chairperson
- Board Vice Chairperson
- Board Treasurer
- Supervisory Committee Chairperson (FCU Only)
- 2 Supervisory Committee Members (FCU Only)
- If a state chartered credit union identifies a Supervisory Committee Chairperson, they must also identify at least two Supervisory Committee members
- If a Credit Committee Chairperson has been identified, the credit union must also identify Credit Committee Members

Contact Role – Identify one contact to each of the following mandatory roles. A contact may have more than one role.

- Call Report Contact
- Profile Information Contact
- Primary Patriot Act Contact
- Secondary Patriot Act Contact
- Primary Emergency Contact
- Secondary Emergency Contact

Public Display of Names of Board of Directors

The name and position of the credit union’s Manager/CEO and Board of Directors will be displayed to the public under Contacts. Only the first and last name of the person and their position will be displayed. Other job titles, contact roles, and information about the individual will not be displayed.

CONTACTS		
Last Name	First Name	Job Title
Black	Tom	Manager or CEO
Eckles	Mike	Board Treasurer
Grover	Vickie	Board Member
Miller	Ken	Vice Chairperson
Sims	Cindy	Board Secretary
Wilson	Angela	Chairperson

Adding Contacts

Follow these steps to add a Contact. **Note:** All information must be complete and error-free for the contact to save. Any errors will appear in red at the top of the page.

1. Click on the “Contacts” tab.

Instruction Guide for Natural Person Credit Unions

2. Click “Add Contact” button under Related Tasks on the left navigation bar.
3. Enter the required fields which include Salutation, First Name, Last Name, Job Title, Contact Role, and Credit Union Employment type. Depending on the Job Title and Contact Role, additional information may be required. If the user does not enter all mandatory information, they will receive an error message when they click “Save”. The contact will not save unless all errors have been corrected.

Salutation: Select one of the options from the dropdown list.

First Name, Middle Initial, Last Name: Provide the full name of the contact.

Work Email and Confirm Work Email: Provide an e-mail address, if available, where information can be sent. In the “Confirm Work Email” field, enter the same e-mail address. If the two fields do not match, the user will be required to re-enter the information.

Home Email and Confirm Home Email: Provide an e-mail address, if available, where information can be sent. In the “Confirm Home Email” field, enter the same e-mail address. If the two fields do not match, the user will be required to re-enter the information.

If the contact’s role is any of the following, the user must identify either a home or work e-mail address.

Contact Role	Reason home or work e-mail address is required
Primary and Secondary Patriot Act Contact	Provide an e-mail address where information can be sent directly to the primary and secondary contact persons. 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. Credit unions may provide personal e-mail addresses if the credit union does not have an organizational e-mail address.
Call Report Contact	Provide an e-mail address for the person who will receive the abbreviated Financial Performance Report (FPR) after the 5300 Call Report has been submitted. This person will also receive an e-mail notification once the Call Report has been validated by the regulator.
Profile Information Contact	Provide an e-mail address for the person who can be contacted if NCUA or the State Supervisory Authority, if applicable, has a question about the profile information.

Job Title: Select the toggle boxes beside the relevant job title(s). Each contact must have at least one job title selected. If none of the job titles are appropriate, select “Other.”

If a mandatory job title is currently vacant, the credit union is not required to enter this information. **Exception: A name must be entered for the Manager or CEO. See Description in

Instruction Guide for Natural Person Credit Unions

the following table.** *Once a vacant job has been assigned, the credit union must update the contact information to reflect these changes.*

Job Title	Description	Required?
Manager or CEO	This person is responsible for the overall daily operations of the credit union. If this position is currently vacant, enter the name of the individual that has temporary responsibility for managing the credit union's daily operations. The credit union may only identify one Manager or CEO.	Yes
Board Chairperson	This person is the President of the Board. The credit union may only identify one Chairperson and it cannot be the same contact as the Manager or CEO.	Yes
Board Vice Chairperson	The credit union may only identify one Vice Chairperson. This person may not be the same contact as the Chairperson or Treasurer.	Yes
Board Secretary	The credit union may only identify one Secretary.	No
Board Treasurer	The credit union may only identify one Treasurer. This person may not be the same contact as the Chairperson or Vice Chairperson.	Yes
Board Member	This role is assigned to Board Members who are not the Chairperson, Vice Chairperson, Secretary, or Treasurer that are also on the Board of Directors. There may be more than one Board Member in a credit union. The credit union must identify all Board Members in the Contacts section.	Yes
Credit Committee Chairperson & Members	If the credit union has a Credit Committee, identify the Credit Committee Chairperson and Credit Committee members.	Yes, if applicable
Supervisory Committee Chairperson & Members	Federal Credit Unions must identify the Supervisory Committee Chairperson and committee members. For some State chartered credit unions, the "audit committee" designated by State statute or regulation is the equivalent of a supervisory committee. If a state chartered credit union identifies the Chairperson, they must also identify the individual members.	Yes, if applicable
Chief Information Officer	This person is responsible for the information technology and computer systems that support the credit union's goals. A credit union may or may not have a Chief Information Officer.	No
Internal Auditor	This person is usually responsible for analyzing business processes or organization problems and recommending solutions. A credit union may or may not have an internal auditor.	No
Chief Financial Officer	This person is primarily responsible for managing the financial risks of the credit union. Their responsibilities may also include financial planning, recordkeeping, and financial reporting. A credit union may or may not have a Chief Financial Officer.	No

Instruction Guide for Natural Person Credit Unions

Other	If the contact does not hold any of the job titles but does have one of the roles, select "Other" as their job title.	No
-------	---	----

Contact Role: Select the toggle boxes beside the relevant role(s). Select all that apply. Each contact must have at least one role selected. If none of the roles are appropriate, select "General Credit Union Contact."

Contact Role	Description	Required?
General Credit Union Contact	This role is the default if none of the other roles adequately describe the contact. This role may be used multiple times.	No
Call Report Contact	This person can be called if the NCUA or State Supervisory Authority (if applicable) has a question about the 5300 Call Report. This person will also be e-mailed the abbreviated FPR after the 5300 Call Report has been submitted. They will also receive an e-mail notification once the Call Report has been validated. The credit union must identify at least one Call Report Contact.	Yes
Profile Information Contact	This person can be called if the NCUA or State Supervisory Authority (if applicable) has a question about the information in the profile. The credit union must identify at least one Profile Information Contact.	Yes
Primary and Secondary Patriot Act Contacts	These people are responsible for the Bank Secrecy Act and Customer Identification programs at the credit union. This information is being requested to identify points-of-contact for the USA Patriot Act Section 314(a) information requests. Credit union personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the credit union for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate credit union personnel for review. Any disclosure of member records to law enforcement officers or FinCEN must be in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.) Please provide information for a primary and secondary contact. The Primary Patriot Act Contact and Secondary Patriot Act contact cannot be the same person. The contact information is for the confidential use of NCUA, FinCEN, and law enforcement officers and will not be released to the public.	Yes

Instruction Guide for Natural Person Credit Unions

Primary and Secondary Emergency Contacts	These contacts are senior credit union officials who have decision-making authority for the credit union that can be contacted in the event of an emergency. The Primary Emergency Contact and the Secondary Emergency Contact cannot be the same person. The credit union must identify a primary and secondary emergency contact.	Yes
Credit Union Employee	This role may be selected more than once to identify the individuals employed by the credit union. The credit union is not required to input the names of all employees into the online system.	Yes
Volunteer	This role may be selected more than once to identify the individuals who serve on the Board of Directors or volunteer their time to the credit union.	Yes

Credit Union Employment Type: Select from the dropdown list the option that most accurately describes the contact’s employment/affiliation with the credit union. This field relates to the contact’s employment status with the credit union (full-time, part-time). If the contact is not employed at the credit union, select “Volunteer.”

Work/Home Phone and Extension: Select from the dropdown list the national origin of the phone number being entered (USA or International). Then enter the complete phone number (including area code) where the individual can be contacted, if necessary. Provide the extension numbers, if applicable.

Work/Home Fax Number: Select from the dropdown list the national origin of the fax number being entered (USA or International). Then enter the complete fax number (including area code) where information can be sent. This is especially important for the Primary and Secondary Patriot Act Contacts. In the event the credit union has one fax number, the Patriot Act information should be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act compliance.

Work/Home Cell Phone Number: Select from the dropdown list the national origin of the cell phone number being entered (USA or International). Then enter the complete cell phone number(s) (including area code). Cell phone numbers will not be made public and only used by NCUA staff in the case of emergency.

Work/Home Address, City, State, Zip Code, County, and Country: Provide the work and home addresses for the contact. If a contact is retired, the work related fields can be blank.

- The home address of the contact must be different than the address of the credit union, unless the credit union is operated from an individual’s home.
- The user must select the Country of the address before the State field will populate.
- The zip code for a contact in the United States must be 5 or 9 digits.

- There are address validation edit checks built into the online system requiring the Street Address, City, State, and Zip Code match the US Postal Service. If these four fields do not match, the user will receive an error message.
- If the user receives the following error message when entering an address “Multiple matches were found during address verification”, the user did not enter a “North”, “South”, “East”, or “West” to the address or they are missing the street number.

4. Click “Save.”

****The user must click “Save” after adding a profile before exiting. If a user does not click “Save” and leaves this webpage, the information will be lost and must be re-entered!****

Editing/Deleting Contacts

Follow these steps to edit/delete a Contact:

1. Click on the “Contacts” tab.
2. Click “View” to the right of contact to be edited. The “View Contact” page will open.
3. Click “Edit” or “Delete” or “Cancel.”
 - Edit - Enter the appropriate information and click “Save.”
 - Delete – The user will be prompted “Are you sure you want to delete this record?” Click “OK”, if the record should be deleted.
 - Cancel – Click “Cancel” if no changes are needed.

c. Sites

The sites section displays the site name, site type, site function, and main office designation of the credit union’s offices and record location(s).

Each site is assigned a site type and a site function. Listed below are the mandatory site types and site functions that must be reported for each credit union. The user will identify the site type and site function(s) for each location when adding the sites to the online profile as discussed below.

Site Type – Identify a site for these mandatory site types. The credit union must identify a corporate office and all branch offices.

- Corporate Office – This is the main office of the credit union.
- Branches, if applicable – This is a location that is separate from the corporate office location.

Site Function – Identify a site for each of the mandatory site functions.

- Location of Records
- Disaster Recovery Location
- Vital Records Center

Public Display of Sites

The following sites will be displayed to the public on NCUA's website under "Sites." If the site type is a corporate or branch office and the operational status is normal, the address and phone number will be released to the public. The site functions and other information will not be released to the public.

Adding a Site

Follow these steps to add a site. **Note:** When adding a site, the all information must be complete and error-free for the site to save. Any errors will appear in red at the top of the page.

1. Click on the "Sites" tab.
2. Click "Add Site" under Related Tasks on the left navigation bar.
3. Enter the required fields which include Site Name, Operational Status, Site Type, Site Function(s), and Address, as appropriate. Depending on the Site Type and Site Function, additional information may be required. If the user does not enter all mandatory information, they will receive an error message when they click "Save". The site will not save unless all errors have been corrected.

Site Name: Enter a name to identify the site. A site name can be a specific name, letter, identifying acronym, or other form of identification that the credit union has assigned to an office. This field will be used to identify the different sites. For example, Branch - 188 King Street

Operational Status: Select one of the options from the dropdown list. Enter "Suspended – Emergency" if the site has been impacted by a disaster or some other event and is currently not operational. Enter "Suspended – Planned" if it is a new site that is not operational yet.

Site Type: Select one of the options from the dropdown list. The Corporate Office (main office) and any branch locations must be reported. If entering any Shared Service Centers/Networks, select "Other" as the site type.

Site Function: Select the toggle boxes beside the appropriate function(s). Each site must have at least one function selected. If none of the functions are appropriate, select "Other."

Site Function	Description	Required?
Location of Records	This refers to the site(s) where the credit union maintains their records (i.e., accounting, recordkeeping, lending, investment, etc.). Credit union records may be at one or more sites but must be identified at all sites where records are maintained. This field may be selected more than once. The location of records does not include the Vital Records Center.	Yes

Instruction Guide for Natural Person Credit Unions

Disaster Recovery Location	This is where the credit union will resume operations if required to leave the main office during the time of disaster. This may include a branch office located far enough from the main office to reasonably assume it will not be affected by the same disaster. If the location is not a branch office, select "Other" as the site type for the Disaster Recovery location. This location may be the same as the Vital Records Center but may not be the same as the Location of Records. A P.O. Box is not considered an adequate Disaster Recovery location.	Yes
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. The location may be the same as the Disaster Recovery Location but may not be the same as the Location of Records. . If the location is not a branch office, select "Other" as the site type for the Vital Records Center. A P.O. Box is not considered an adequate Vital Records Center location.	Yes
Shared Service Center/Networks	These are sites where members can access their accounts and perform transactions with the credit union at branch locations or other credit unions belonging to a shared network that are separate from the main office location. Do not include the member service branch operations maintained at the credit union's headquarters' office location. For all Shared Service Centers/Networks, select "Other" or "Branch" as the site type. This field may be used more than once.	No
Hot Site	A hot site is fully configured with compatible computer equipment and typically can be operational within several hours. Credit unions may rely on the services of a third party to provide backup facilities.	No
ATM (Automated Teller Machine)	The credit union may enter their ATM locations into their profile. This field may be selected more than once. Credit unions are not required to report all their ATM locations.	No
Future Office	A future office is a site that is planned, but not yet operational. It can be a corporate office, branch office, or shared service center.	No
Planned Evacuation Site	The evacuation site is the location to move people from a dangerous place due to a threat or occurrence of a disastrous event. Examples include: earthquakes, hurricanes, floods, industrial accidents, fire, chemical accidents, bomb threats, etc. The evacuation site may be the same as the disaster recovery location. A P.O. Box is	No

Instruction Guide for Natural Person Credit Unions

	not considered an adequate evacuation site.	
Member Services	This site is where members can access their accounts and conduct transactions. Member services include deposits, withdrawals, loans, new account services, etc.	No
Drive Thru	A service provided by the credit union where members do not have to leave their vehicles to conduct transactions. This site function may also include automated teller machines (ATMs). This field may be used more than once.	No
Other	This should be used if none of the above site functions are relevant.	No

Is Main Office: Select the toggle box if the site is the main office/headquarters for the credit union. A credit union may only identify one main office. **Note:** Once the user has entered a main office location and clicked “Save,” the main office box cannot be “unchecked.” If the main office of the credit union has changed, the user should enter a new site and check the “Is Main Office” box which will override the previous main office location.

Hours of Operation: Enter the hours of operation for the site, if applicable. (For example, M–F 8:00 am – 3:00 pm.) Credit unions are required to enter the hours of operation for the corporate office and branch offices and anywhere member services are conducted. Some site functions may not have hours of operation (i.e., ATM). For these sites, leave this field blank.

Physical Address: Enter the address of the physical location of the site. This is required for all sites. Include the street address, City, State, Zip Code, County, and Country. If the site is in a foreign country, enter the name of the foreign state, province, territory, etc in the City data field and select the Country from the dropdown list.

- A P.O. Box is not considered an adequate street address for the physical location of the credit union.
- This address may be the same or different than the mailing address.
- The user must select a country for the state field to be populated.
- The zip code for sites in the United States must be 5 or 9 digits.
- There are address validation edit checks built into the online system requiring the Street Address, City, State, and Zip Code match the US Postal Service. If these four fields do not match, the user will receive an error message.
- If the user receives the following error message when entering a site address “Multiple matches were found during address verification”, the user did not enter a “North”, “South”, “East”, or “West” to the address or they are missing the street number.

Mailing Address: Enter the full mailing address for the site. Include the street address or P.O.

Instruction Guide for Natural Person Credit Unions

Box Number, City, State, Zip Code, County, and Country. If the site is in a foreign country, enter the name of the foreign state, province, territory, etc in the City data field and select the Country from the dropdown list. This information is required for the credit union's main/corporate office.

Phone and Fax Numbers: Enter the complete phone and fax numbers (including area code) for the site, if applicable. A phone number is required for all branch and corporate offices.

4. Click "Save."

****The user must click "Save" after adding a profile before exiting. If a user does not click "Save" and leaves this webpage, the information will be lost and must be re-entered!****

Editing/Deleting a Site

Follow these steps to edit/delete a Site:

1. Click on the "Sites" tab.
2. Click "View" to the right of site to be edited. The "View Site" page will open.
3. Click "Edit" or "Delete" or "Cancel."
 - Edit - Enter the appropriate information and click "Save."
 - Delete – The user will be prompted "Are you sure you want to delete this record?" Click OK, if the record should be deleted.
 - Cancel – Click "Cancel" if no changes are needed.

d. Information Systems & Technology (IS&T)

The IS&T section displays information regarding the credit union's information systems and technology. This tab also includes information on payment system service providers and data processing conversions completed by the credit union.

Report and Edit IS&T Information

Follow these steps to initially report or to edit the IS&T section of the profile:

1. Click on the "IS&T" tab. The "View IS&T Information" page will open.
2. Click "Edit" at the bottom of the "IS&T Information" section.
3. Enter/edit the relevant information.

Does the credit union have a website?: Select an option from the dropdown list. If the user selected "Yes" to this question, please answer the following questions:

Instruction Guide for Natural Person Credit Unions

- Website Address: Enter the credit union's World Wide Website address. Please do not include the "http://" as part of your entry.
- Is the Website Hosted Internally?: Select the toggle box to indicate 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. Do not select the box if it does not. This information will not be released to the public.
- Website Type: Select from the dropdown list the website type that best describes the degree of information and/or services the credit union offers online.
 - **Informational** - Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
 - **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,
 - **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.
- Transactional Website Vendor: If the credit union has a transactional website, select from the dropdown list 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. If "Other" is selected, enter the name of the vendor in the space provided.

If the user selected "**No, but planned**" to the question "Does the credit union have a website?" please answer the following questions:

- Website Type: If the credit union plans to add a website in the future, select from the dropdown list, the website type that best describes the degree of information and/or services the credit union plans to offer online.
 - **Informational** - Displays general information such as loan/share rates, printable forms, credit union contact information, privacy notice, etc; or,
 - **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,

Instruction Guide for Natural Person Credit Unions

- **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.
- **Transactional Website Vendor:** If the credit union is planning to add a transactional website, select from the dropdown list 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. If “Other” is selected, enter the name of the vendor in the space provided.
- **Website Planned Date:** Please enter the planned date of implementation.

Organizational Email: Enter 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. Confirm this e-mail address by entering the same address in the “Confirm Organizational Email” field.

Does the Credit Union have Internet Access?: Select the toggle box to indicate the credit union is able to access the internet from a computer located at the credit union. Do not select the box if it does not.

Does the Credit Union have an internal wireless network?: Select the toggle box 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. This also applies 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. Do not select the button if it does not. This information will not be released to the public.

Data Processing System CU uses to maintain records: Select from the dropdown list the best description of the system the credit union uses to maintain its share and loan records.

System Type	Description
Manual System (No Automation)	Manually (e.g. hand posting) post and track share and loan records. Manual systems are typically “paper-based.”
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

Instruction Guide for Natural Person Credit Unions

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

Data Processing Vendor: Select the name of your credit union's primary share and loan data processing vendor from the dropdown list, if applicable. If "Other" is selected, provide the name of the vendor in the space provided.

How do your members access/perform electronic financial services?: Select the toggle boxes beside the applicable electronic access means. Select all that apply. If none of the titles are appropriate, select "Other."

- **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.

Services Offered Electronically: Select the toggle boxes beside the electronic services offered by the credit union. Select all that apply. If none of the titles are appropriate, select "Other" and

specify the service offered. 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 credit union for posting and clearing.

What systems does the credit union use to process electronic payments?: Select the toggle boxes beside the system(s) used to process electronic payments. Select all that apply.

Electronic payments generally mean any transfer of funds between the credit union and another party (e.g., corporate credit union, Federal Reserve Bank, financial institution, or other parties) through electronic system such as the Internet. FedLine Advantage is a software product provided by the Federal Reserve Bank to facilitate the electronic transfer of funds.

Correspondent Banks are banks that perform services, such as the electronic transfer of funds to another party (e.g., financial institution, merchant, credit union, government entity, etc.) for the credit union. If “Other” is selected, provide the name of the system in the space provided. This information will not be released to the public.

If the credit union is an Originating Depository Financial Institution, what type of ACH transactions are originated by the credit union?: Select the toggle boxes beside the transactions that apply. This information will not be released to the public.

If the credit union performs wire transfers, where does the credit union wire funds?: Select the toggle boxes beside all the locations that apply. This information will not be released to the public.

Which processes can a member use to initiate a wire transfer from the credit union?: Select the toggle boxes beside all the processes that apply. If “Other” is selected, provide the process in the space provided. This information will not be released to the public.

4. Click “Save.”

****The user must click “Save” after adding or editing a profile before exiting. If a user does not click “Save” and leaves this webpage, the information will be lost and must be re-entered!****

Adding a Payment System Service Provider

If your credit union uses a Corporate credit union(s) for payment system services, follow these steps to add a Payment System Service Provider and answer the following questions as applicable.

Note: Credit unions can add multiple providers. The system will display all providers entered by the credit union.

1. Click on the “IS&T” tab.
2. Click “Add Payment System Service Provider” under Related Tasks on the left navigation bar. Answer the following questions, as applicable:
 1. Does your credit union use a corporate credit union for payment system services? Select Yes or No
 - a. Select the name of the corporate credit union from the dropdown list. If your credit union uses more than one corporate credit union for payment services, please “add” each corporate payment provider separately.
 - b. Identify the payment service(s) used at this corporate credit union (check all that apply). If you select “Other”, identify the service in the box provided. . If you only use a corporate credit union for settlement (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.
 2. Are you planning to change this payment system provider relationship within the next 12 months or have you started to transition to a new provider? Select Yes or No
 - a. Identify the provider you plan to or have changed to by selecting the name of the corporate credit union or selecting “Other.” If you select “Other”, identify the name of the provider in the space provided. Note: If the credit union is transitioning multiple services from one corporate credit union to several new providers, please “Add” a payment provider separately for each service.

Instruction Guide for Natural Person Credit Unions

- b. Identify the payment service(s) affected by this change (check all that apply). Select the payment service(s) you plan to or are transitioning to this new provider.
- c. Percentage of transition complete. Select from the dropdown menu the percentage of transition complete. The transition process includes the due diligence process, reviewing and signing contracts, notification to members, etc. The transition time may vary depending on the service(s). 100% complete means all service(s) being transitioned are successfully being completed by a new provider. If the credit union is transitioning multiple services to one new provider, **the percentage complete should be reported at the lowest level of completion**. For example, a credit union is transitioning their ATM and Debit Processing and Wire Transfer services to a new provider. ATM and Debit Processing is 50% complete and Wire Transfer services are 100% complete. The credit union should report 50% complete for this question.
- d. Is the transition of any of these service(s) 100% complete? Select Yes or No
- e. Identify the payment service(s) whose transition to a new provider is 100% complete (check all that apply).). If you select "Other", identify the service in the box provided.

3. Click "Save"

Once the payment system service provider information has been added, the information will appear on the View IS&T Information page under "Payment System Service Providers."

The user must click "Save" before exiting. If a user does not click "Save" and leaves this webpage, the information will be lost and must be re-entered!**

Editing/Deleting Payment System Service Providers

Follow these steps to edit/delete a payment system service provider.

1. Click on the "IS&T" tab.
2. Click "View" to the right of the payment system service provider to be edited. The "View Payment System Service Provider" page will open.
3. Click "Edit" or "Delete" or "Cancel."
 - Edit - Enter the appropriate information and click "Save."
 - Delete – The user will be prompted "Are you sure you want to delete this record?" Click OK, if the record should be deleted.
 - Cancel – Click "Cancel" if no changes are needed.

Adding a Data Processing Conversion

Follow these steps to add a data processing conversion for the credit union's primary/core share and loan data processing system.

Note: Credit unions can add multiple dates. The system will display all dates entered by the credit union.

1. Click on the "IS&T" tab.
2. Click "Add Conversion" under Related Tasks on the left navigation bar.

Date Converted: Enter the date of conversion. A future date may be entered.

Converted To: Select the data processing system the credit union has or plans to convert to.

3. Click "Save."

Once the data processing conversion information has been added, the information will appear on the View IS&T Information page under "Data Processing Conversion Information."

****The user must click "Save" after adding profile before exiting. If a user does not click "Save" and leaves this webpage, the information will be lost and must be re-entered!****

Editing/Deleting Data Processing Conversions

Follow these steps to edit/delete a data processing conversion for the credit union's primary/core share and loan data processing system.

4. Click on the "IS&T" tab.
5. Click "View" to the right of the data processing conversion to be edited. The "View Data Processing" page will open.
6. Click "Edit" or "Delete" or "Cancel."
 - Edit - Enter the appropriate information and click "Save."
 - Delete – The user will be prompted "Are you sure you want to delete this record?" Click OK, if the record should be deleted.
 - Cancel – Click "Cancel" if no changes are needed.

e. Regulatory

The Regulatory section of the profile displays the credit union's regulatory requirements including: annual meetings, financial statement audits, member account verifications, disaster recovery

testing, fidelity bond provider. It also displays disaster recovery information. Note: Credit unions can add multiple dates. The system will display all dates entered by the credit union.

Adding Regulatory Information

Follow these steps to add regulatory information:

1. Click on the “Regulatory” tab.
2. Click on one of the “Add...” links under Related Tasks on the left navigation bar to add annual meetings, financial statement audits, verifications, disaster recovery tests, fidelity bond provider.
3. Enter the relevant information.

Annual Meetings

This section displays the history of annual meeting dates. Enter the date of the most recent annual meeting held by the credit union. The user cannot put a future date into this field.

When done, click “Save.”

Financial Statement Audits

This section displays the history of financial statement audit dates and the audit type performed. For each audit the field entries include:

Date Audited: Enter the effective date of the most recent financial statement audit. The effective date is the end of the period covered by the audit, not the date the audit was completed. The user cannot put a future date in this field.

Audit Type: Select the audit type from the dropdown menu that best corresponds to the best description of the last annual audit performed of the credit union’s records. Please see NCUA Rules and Regulations 715 for further information regarding audit classification. **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.

- **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.

- **Balance sheet audit** performed by state licensed persons refers to an 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.
- **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.
- **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.
- **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.
- **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.

When done, click “Save.”

Member Account Verifications

This section displays the history of member account verification dates and the verifier. For each verification, the field entries include:

Date Verified: Enter the effective date of the most recent Supervisory Committee verification of members’ accounts. The user cannot enter a future date in this field.

Verifier: Select from the dropdown menu the verifier who completed the member account verification.

When done, click “Save.”

Fidelity Bond Provider

This section displays the name of the credit union’s fidelity bond provider and amount of single loss coverage. The field entries include:

Name of Provider: Select from the dropdown list the name of the Fidelity Bond Provider. Provide the name of the fidelity bond provider used to cover fraud and dishonesty by all employees, directors, officers, supervisory committee members, and credit committee members. Fidelity bond also provides insurance coverage for losses such as theft, holdup, vandalism, etc. caused by persons outside the credit union. If “Other” is selected, enter the name of the credit union’s provider in the space provided.

Amount of Single Loss Coverage: Report the maximum coverage provided for any single loss by your fidelity bond. Your fidelity bond provider may refer to this as “blanket bond” coverage. The minimum required coverage is based on the credit union’s total assets, as outlined in NCUA Rules and Regulations, Section 713.5. The minimum fidelity bond requirements also apply to state-chartered credit unions, as indicated in NCUA Rules and Regulations, Section 741.201. If you need further assistance, please contact your or examiner or Regional Office.

Disaster Recovery Tests

The Disaster Recovery Tests section displays the history of disaster recovery test dates. This information will not be released to the public. For each disaster recovery test, enter the following:

Date Tested: Enter the date of the last test of the credit union’s disaster recovery program. The user may not enter a future date in this field. 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.

Instruction Guide for Natural Person Credit Unions

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>.

When done, click “Save.”

Editing/Deleting Regulatory Information

Follow these steps to edit/delete regulatory information:

1. Click on the “Regulatory” tab.
2. Click “View” to the right of information to be edited. The relevant “View” page will open.
3. Click “Edit” or “Delete” or “Cancel.”
 - Edit - Enter the appropriate information and click “Save.”
 - Delete – The user will be prompted “Are you sure you want to delete this record?” Click OK, if the record should be deleted.
 - Cancel – Click “Cancel” if no changes are needed.

****The user must click “Save” after editing profile information before exiting. If a user does not click “Save” and leaves this webpage, the information will be lost and must be re-entered!****

Disaster Recovery Information

The Disaster Recovery section displays information about the credit union’s disaster recovery plans. This information will not be released to the public. This information may be used in the event of a disaster to potentially provide assistance and/or partner credit unions. Indicating a willingness to assist does not constitute an obligation on the part of the credit union.

Report or Editing Disaster Recovery Information

Follow these steps to initially report or to edit disaster recovery information:

1. Click on the “Regulatory” tab.
2. Click “Edit” at the bottom of the “Disaster Recovery Information” section.
3. Enter the disaster recovery information.

In the event of a disaster, will the credit union communicate with members through a website?:

Select the toggle box to indicate the credit union plans to use their website to communicate with members in the event of a disaster. If the credit union does not plan to use their website to communicate with members during a disaster, do not select the toggle box. This information will not be released to the public.

Available Emergency Resources: Please select the relevant toggle boxes to indicate what resources or services the credit union has 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. This information will not be released to the public.

- **Cash Non-Member Share Drafts** – The credit union is willing to cash share drafts for non-members during an emergency.
- **Generator** – The credit union has a generator that you would be willing to loan or share with another credit union during an emergency situation.
- **IT Support** – The credit union has 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.
- **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.
- **Office Space** – The credit union has space they would be willing to share with another credit union after a disaster occurs.
- **Staff/Management Services** - The credit union has employees that would be willing to assist another credit union after a disaster occurs.

4. Click “Save.”

****The user must click “Save” after editing profile information before exiting. If a user does not click “Save” and leaves this webpage, the information will be lost and must be re-entered!****

f. Credit Union Service Organization (CUSO)

The Credit Union Service Organization (CUSO) section of the credit union profile lists all CUSOs in which the credit union uses and/or is associated with, regardless of whether the credit union owns the CUSO, has a loan, investment, or a financial interest in the CUSO. A CUSO is any entity in which a credit union has an ownership interest or to which a credit union has extended a loan and that is engaged primarily in providing products or services to credit unions or credit union members.

Adding a CUSO

Follow these steps to add CUSO information. **Note:** When adding a CUSO, the all information must be complete and error-free for the CUSO to save. Any errors will appear in red at the top of the page.

1. Click on the “CUSOs” tab.
2. Click “Add CUSO” under Related Tasks on the left navigation bar.

3. Enter the CUSO information.

CUSO Name: Report the full/legal name of the CUSO.

EIN: Report the EIN (Employer Identification Number, A.K.A. Tax ID number) of the CUSO assigned by the Internal Revenue Service (IRS). Report the nine digit number as XXXXXXXXX. 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.

City: Enter the name of the city where the CUSO headquarters is located.

State: Select the state where the CUSO headquarters is located from the dropdown menu.

Is Wholly Owned: Select "Yes" if the CUSO is wholly owned by your credit union. Select "No" if it is not. 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 1 – 5 of the call report.

Investment in CUSO: 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. If the credit union does not have an investment in the CUSO, put a zero (0) in this field. The amount reported should be measured under either:

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

Loan to CUSO: 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. If the credit union does not have a loan to the CUSO, put a zero (0) in this field.

Aggregate Cash Outlay: 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. If the credit union does not have an aggregate cash outlay to the CUSO, put a zero (0) in this field.

Investment Accounting Type: Select from the dropdown list how the CUSO is currently accounted for in the credit union's financial statements, if applicable: Consolidation, Cost Method, or Equity Method.

Instruction Guide for Natural Person Credit Unions

- 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 1 – 5 of the call report.
- 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.
- 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.

CUSO Service Type: Select the toggle boxes for the relevant service(s) offered by the CUSO. Select all that apply.

- **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.
- **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.
- **Business loan origination**
- **Consumer mortgage loan origination**
- **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.
- **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.
- **Fixed asset services** – (1) Management, development, sale, or lease of fixed assets; and (2) Sale, lease, or servicing of computer hardware or software.
- **Insurance brokerage or agency** – (1) Agency for sale of insurance; (2) Provision of vehicle warranty programs; and (3) Provision of group purchasing programs.
- **Leasing** – (1) Personal property; and (2) Real estate leasing of excess CUSO property.
- **Loan support services** – (1) Debt collection services; (2) Loan processing, servicing, and sales; and (3) Sale of repossessed collateral.
- **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.

- **Securities brokerage services**
- **Shared credit union branch (service center) operations**
- **Student loan origination**
- **Travel agency services**
- **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.
- **Real estate brokerage services**
- **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.
- **Credit Card Loan Origination**
- **Payroll Processing Services**
- **Other** – If not one of the above services is applicable, select "Other" and provide specifics of the services.

****The user must click "Save" after adding or editing profile information before exiting. If user does not click "Save" and leaves this webpage, the information will be lost and must be re-entered!****

Editing/Deleting CUSO Information

Follow these steps to edit/delete CUSO information:

1. Click on the "CUSO" tab.
2. Click "View" to the right of the CUSO to be edited. The "View CUSO" page will open.
3. Click "Edit" or "Delete" or "Cancel."
 - Edit - Enter the appropriate information and click "Save."
 - Delete – The user will be prompted "Are you sure you want to delete this record?" Click OK, if the record should be deleted.
 - Cancel – Click "Cancel" if no changes are needed.

g. Programs and Services/Grants/Partnerships

The Programs and Services section displays various credit union programs and member services offered by the credit union. This section also displays information regarding grants and credit union partnerships.

Report or Edit Programs and Services

Follow these steps to initially report or to edit programs and services offered by the credit union:

1. Click on the “Programs and Services” tab.
2. Click “Edit” at the bottom of the “Programs and Services” section.

Programs: Select the toggle boxes beside the programs currently offered by the credit union. Items d-g are investment related. If you checked items e-h, please complete Schedule B Investments when you file your 5300 report each cycle. Select all that apply.

- a. **Approved Mortgage Seller** – This applies if you have filed an application and been approved to sell mortgages on the secondary market.
- b. **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 of the 5300 Call Report.
- c. **Brokered Certificates of Deposit** – This applies if you purchased certificates of deposits through or from a broker. Please Complete Schedule B Investments when you file your 5300 Call Report each cycle if this box is checked.
- 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. **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 when you file your 5300 Call Report each cycle if this box is checked.
- f. **Investment Pilot Program (FCU Only)** – This applies if the credit union has investments on the Statement of Financial Condition that were purchased under the

Instruction Guide for Natural Person Credit Unions

requirements of NCUA Rules and Regulations 703.19. Please Complete Schedule B Investments when you file your 5300 Call Report each cycle if this box is checked.

- g. **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 when you file your 5300 Call Report each cycle if this box is checked.
- h. **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.

Services: Select the toggle boxes beside the member services and product offerings currently offered. If you check items Credit Programs a, e-h, m, o, please complete Schedule A Specialized Lending when you file your 5300 Call Report each cycle. Select all that apply.

Transactional Programs:

- a. **ATM/Debit Card Program** – Offer ATM or Debit Cards as a service to your members.
- b. **Check Cashing** – Offer check cashing services to members and nonmembers.
- c. **International Remittances** – Offer cross-border person-to-person payments of relatively low value.
- d. **Low cost wire transfers** – Offer wire transfer services to members for less than \$20 per transfer.
- e. **Money Orders** – Offer money orders.
- f. **No Surcharge ATM** – You do not charge fees to use the credit union's ATM's.

Depository Programs:

- a. **Business Share Accounts** – Offer deposit accounts to business entities for business use.
- b. **Health Savings Accounts** – 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** – 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** – Offer share drafts accounts that have no monthly maintenance fee.

- e. **Share Certificates with a low minimum balance requirement** – Offer share certificates with a minimum balance of \$500 or less.

Other Member Services:

- a. **Bilingual Services** – Offer disclosures, information and/or member services in additional languages other than English.
- b. **Insurance/Investment Sales** – Offers insurance or investment products to the members either internally or through a CUSO or a third party.
- c. **No Cost Bill Payer** – 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)** – 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.
- e. **Student Scholarship**

Credit Programs:

- a. **Business Loans** – Grant loans to members and/or nonmembers for business purposes.
- b. **Credit Builder** – Offer programs specifically designed to assist borrowers with no credit history or past credit history problems build their credit.
- c. **Debt Cancellation/Suspension** – 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** – Lease assets owned by the credit union directly to the members.
- e. **Indirect Business Loans** – Grant loans for business purposes through a third party including a wholly owned CUSO.
- f. **Indirect Consumer Loans** – 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** – Loans secured by real estate through a third party, including a wholly owned CUSO.
- h. **Interest Only or Payment Option 1st Mortgage Loans** – Offer or plan to offer interest only or payment option mortgages to your members.
- i. **Micro Business Loans** – Loans for business purposes that are less than \$50,000 aggregated to an individual member.
- j. **Micro Consumer Loans** – Loans of less than \$500 to your members.
- k. **Overdraft Line of Credit** – 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.

Instruction Guide for Natural Person Credit Unions

- m. **Participation Loans** – Bought or sold a participation in a loan or a pool of loans.
- n. **Pay Day Loans** – 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** – Grant and retain real estate mortgages on the books of the credit union.
- p. **Refund Anticipation Loans** – Grant loans secured by a member's anticipated tax refund.
- q. **Risk Based Loans** – Loans are priced based on a credit scoring model.
- r. **Share Secured Credit Cards** – Offer credit cards that are fully secured by deposit accounts.

Financial Education Programs:

- a. **Financial Counseling** – 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** – 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** – Offer regular workshops to try to help members improve their knowledge of financial issues.
- d. **First Time Homebuyer Programs** – Offer special counseling or education to assist members with the purchase of their first home.
- e. **In-School Branches** – 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.

- 3. Click "Save."

****The user must click "Save" after adding or editing a profile before exiting. If a user does not click "Save" and leaves this webpage, the information will be lost and must be re-entered!****

Grant and Partnership Information

Adding Grants or Partnerships

Follow these steps to add Grant and Partnership information. Note: This information is optional and will not be released to the public:

- 1. Click on the "Programs and Services" tab.

Instruction Guide for Natural Person Credit Unions

2. Click on one of the “Add...” links under Related Tasks on the left navigation bar to add grants or partnerships. The “Add Grant” or “Add Partnership” page will open.
3. Enter the relevant information.

Grants

Grantor – Select a grantor from the dropdown list. If the grantor is not listed, select “Other” and type the name of the grantor in the field provided.

Date Awarded – Enter the date the grant was awarded. The user cannot enter a future date.

Amount – Enter the dollar amount of the grant received. When done, click Save.

Partnerships

Partner Credit Union: Select the name of the credit union from the dropdown list. If the credit union has or provides more than one service or relationship with another credit union, the user will have to add each service/relationship separately.

Service Type: Select the type of service from the dropdown list. If the service type is not listed, select “Other” and type in the service type in the provided field.

Relationship Type: Select the relationship type from the dropdown list. If the relationship type is not listed, select “Other” and type in the relationship in the provided field.

4. Click “Save.”

Editing/Deleting Grants and Partnerships

Follow these steps to edit/delete Grant and Partnership information:

1. Click on the “Programs and Services” tab.
2. Click “View” to the right of the Grant or Partnership to be edited. The “View Grant” or “View partnership” page will open.
3. Click “Edit” or “Delete” or “Cancel.”
 - Edit - Enter the appropriate information and click “Save.”
 - Delete – The user will be prompted “Are you sure you want to delete this record?” Click OK, if the record should be deleted.
 - Cancel – Click “Cancel” if no changes are needed.
4. Click “Save.”

****The user must click “Save” after adding or editing a profile before exiting. If a user does not click “Save” and leaves this webpage, the information will be lost and must be re-entered!****

Certify Compliance Minimum Security Devices and Procedures (NCUA Rules and Regulations Part 748)

For Federally Insured Credit Unions Only

Each federally-insured credit union is required to develop a written security program and to file an annual statement certifying its compliance with this requirement as prescribed by Part 748 of the NCUA Rules and Regulations.

Follow these steps to certify security compliance:

1. Click on the “General” tab.
2. Click on the “Certify Part 748.0” link on the left navigation bar. The “Certify Part 748” page will open.
3. Upon ensuring compliance with Part 748 of NCUA Rules and Regulations, click the box to certify compliance.
4. Enter the first and last name of the certifier.
5. Click “Certify.”

For a manual filer or credit union that may have experienced intermittent technical difficulties, the NCUA or State Supervisory Authority (if applicable) will enter the certification information from the paper form.

Certify Your Profile

Each credit union will certify their profile information at least quarterly during the 5300 Call Report cycle to ensure the information is accurate. The system will conduct a series of edit checks to ensure all required information has been entered into the profile. Upon completion and/or review of the profile tabs, the accuracy of the profile must be certified.

Follow these steps to certify the credit union’s profile information:

1. Click on the “General” tab.

Instruction Guide for Natural Person Credit Unions

2. Click on the “Certify Profile” link under Related Tasks on the left navigation bar. The “Certify Profile” page will open.
3. Click the box next to each of the profile pages titles attesting to the completeness and accuracy of the information.
4. The next section displays a list of officials the credit union did not add to the system. If these positions are “vacant” and in process of being filled, check the box next to the name. If there is a person assigned to any of these positions, return to the “Contacts” page and enter their information.
5. Enter the first and last name of the certifier.
6. Click “Certify.”

For a manual filer or credit union that may have experienced intermittent technical difficulties, the NCUA or State Supervisory Authority (if applicable) will enter the certification information from the paper form.

Certification Help Tips

Quarterly Certification Rule: Credit unions must review and certify the information in the profile at least quarterly during the 5300 Call Report cycle and ensure the information is accurate. The profile may be certified more frequently. Credit unions will not be able to submit the 5300 Call Report until the profile has been certified. Users may also be prompted to certify the profile from the 5300 program.

Error Messages During Certification: If the user receives an error message while trying to certify the profile, they must correct the errors noted (i.e., “One and only one vital records center is required”). To correct errors, the user will go to the other pages of the profile and enter the missing information. The majority of these errors occur because the user did not enter all required information into their profile. The required fields for each section are identified in the Help Tips for that section.

Technical Assistance: If the user corrected all errors and cannot certify the profile or encounters technical difficulties, please contact the OCIO Customer Technical Support at 1-800-827-3255.

Complete Your 5300 Call Report

Each operating insured credit union must file with the NCUA a quarterly Financial and Statistical Report. This online system will allow the credit union to meet this requirement.

Help Tips:

Instruction Guide for Natural Person Credit Unions

- A Call Report must be in “Pending” status to add or correct data.
- In the online system, all cells must have a value, even if that value is zero.
- When entering numbers, **do not** enter a dollar sign (\$). For example, enter numbers as 3567. When the user clicks “Save,” the numbers will format with commas and display as 3,567.
- Only enter decimal places when entering the “rate” fields of the Call Report.
- When correcting a number in a field, erase the previous entry and re-enter the entire number.
- Account 719 – Allowance for Loan and Lease Losses – when adding an entry for this field, enter it as a positive number if it has a credit balance on the balance sheet. For example, -\$10,000 on the balance sheet will be entered as 10000 into the online system. Enter a negative number if this account has a debit balance on the balance sheet. For example, \$1,000 on the balance sheet will be entered as -1000 in the online system.
- Account 119 – Less Interest Refund – when adding an entry for this field, enter it as a positive number if it has a credit balance on the balance sheet. For example, -\$10,000 on the balance sheet will be entered as 10000 into the online system.

Edit Filing Information

Complete the following information on the Call Reports tab, if applicable:

1. Click on the “Call Reports” tab
2. Click “Edit” at the top of the page under “Filing Information”
3. Check the box if the credit union uses a third party to assist with updating the profile and/or completing the Call Report.
4. Click “Save”

Starting a Call Report

On the first day of each Call Report cycle, all credit unions that are required to report will have a “pending” Call Report for that cycle available. The first day of the Call Report cycle is the first day following the cycle end date (i.e. January 1st, April 1st, July 1st, and October 1st). Credit unions **do not** need to “start” their Call Report. They can either import data into the pending Call Report or begin entering data. See the section below “Import Data” for more information about importing.

Enter Call Report Data

Follow these steps to enter data into the Call Report. Note: If a credit union imports their data into Credit Union Online, see the section below on “Importing Data.”

Note: In the online system, all cells must have a value, even if that value is zero.

1. Click on the “Call Reports” tab. The “Call Report Submissions” page will open.
2. Click on “View” to the right of the relevant Call Report. The “View Call Report” page will open.

3. Click on “View” to the right of the Call Report pages. Enter the information. Follow the instructions provided for the 5300 Call Report when completing this information.
4. Click “Save” after entering the information for each page. . The page numbers and the “Save and Back” buttons can be used to save and navigate through the pages.
 - Page Numbers: At the top of each page of the Call Report are links to each page of the Call Report. When the user clicks on these links, the Call Report is saved.
 - Save & Next: This command saves the current page and takes the user to the next Call Report page.
 - Save & Back: This command saves the current page and takes the user back to the “View Call Report” page.
 - Save: This command saves the current page and keeps the user on the same page.
 - Cancel: This command takes the user to the “View Call Report” page **without** saving the current page. The user will receive a message confirming they want to leave the current page without saving.
5. After entering all information, click on the “View Errors” link under Related Tasks on the left navigation bar. The “View Errors” link will display all errors triggered in the entire Call Report. Correct any errors. **The Call Report will not successfully submit until all errors have been corrected.**
6. Click on the “Comment Warnings” link under Related Tasks on the left navigation bar. **A comment must be provided for every warning.** Users will be able to view the Historical Warnings after the Call Report is submitted within the online system. These warnings will not be emailed to users.

Submit Your 5300 Call Report

After entering all relevant data in each of the Call Report pages, the Call Report will need to be submitted.

Submitting a Call Report

Follow these steps to submit the Call Report:

1. Click on the “Call Reports” tab. The “Call Report Submissions” page will open.
2. Click on “View” to the right of the relevant Call Report. The “View Call Report” page will open.

3. From the “View Call Report” page, Click on “Submit” at the bottom of the “Call Report Information” section.
4. Enter the Certifier’s First Name and Last Name. The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.
5. Click “Submit.” When you submit your 5300 Call Report, the Submission Status changes from “Pending” to “Processing.” **You do not need to stay on the Credit Union Online system.** If your Call Report status is “Processing,” your Call Report has been sent to NCUA and will be processed in the order received. Once NCUA’s systems process the Call Report and calculate the historical warnings, the status will change to “Submitted” and the Call Report Contact(s) for your credit union will be emailed the 8-page Financial Performance Report (FPR). After receiving the 8-page FPR, you can login to the online system and review the historical warnings.
6. Click on the “View Historical Warnings” link under Related Tasks on the left navigation bar. Historical warnings compare the current cycle data to previous cycles and identify significant changes. The credit union is not required to provide a comment for these warnings; however, they may identify errors in the data that should be corrected. If the user finds there are errors, they can “unsubmit” the Call Report, correct any errors, and re-submit the Call Report. The instructions below under “Call Report Not Validated, Status is “Submitted” provide specific guidance on how to “Unsubmit” a Call Report.

Correcting Submitted/Validated Call Reports

Federally insured credit unions must submit a corrected call report upon discovery or notification of a need for a change. Credit unions can make corrections to sixteen Call Report cycles within the online system. If a credit union needs to correct a call report that is not editable in Credit Union Online, please contact your NCUA Regional Office or State Regulator. Please follow the applicable process below to correct a call report that has not been validated by the regulator vs. a call report that has been validated by the regulator.

Note: If the status of the Call Report is “Under Review”, the Regulator is reviewing the Call Report to validate it. The user **cannot** make a call report correction while it is under review.

Call Report Not Validated, Status is “Submitted”

Follow these steps to correct a Call Report that has not been validated and the Call Report status is “Submitted.”

1. Click on the “Call Reports” tab. The “Call Report Submissions” page will open.
2. Click on “View” to the right of the relevant Call Report. The “View Call Report” page will open.

3. From the "View Call Report" page, Click "Unsubmit" at the bottom of the "Call Report Information" section. **Note: The Call Report status will change from "Submitted" to "Pending" once you do this. A call report must be in "Pending" status to correct it.**
4. Make any necessary corrections. If the user determines there are no corrections needed after they have switch the call report status to pending, the user must click "Submit" on the "View Call Reports" screen to change the Call Report status back to "Submitted." This will **not** delete the validated call report.
5. From the "View Call Report" page, Click on "Submit" at the bottom of the "Call Report Information" section.
6. Enter the Certifier First Name and the Certifier Last Name. The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.
7. Click "Submit."

Correcting Validated Call Reports

Follow these steps to correct a Call Report that has been validated:

1. Click on the "Call Reports" tab. The "Call Report Submissions" page will open.
2. Click on "View" to the right of the relevant Call Report. The "View Call Report" page will open.
3. From the "View Call Report" page, Click on "Correct" at the bottom of the "Call Report Information" section. **Note: The Call Report status will change from "Validated" to "Pending" when the user does this. A call report must be in "Pending" status to correct it. The user may also notice that there are 2 Call Reports listed for that cycle on the Main Call Report page – one will have a status of "pending" and one will have a status of "validated." Once the corrected Call Report has been validated, it will replace the previously validated Call Report.**
4. Make any necessary corrections. If the user determines there are no corrections needed after they have switch the call report status to pending, the user must click "Delete" on the "View Call Reports" screen to remove the pending Call Report.
5. From the "View Call Report" page, Click on "Submit" at the bottom of the "Call Report Information" section.
6. Enter the Certifier First Name and the Certifier Last Name. The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.

7. Click "Submit."

Import Data

NCUA will provide a schema for vendors and credit unions to develop software to import Call Report data into the online system each cycle. This information can be found on the Credit Union Online webpage at www.NCUA.gov. The XML file can be imported into the system **for pending Call Reports only**. Whenever an import is done, all account values in the XML file will overwrite the corresponding values in the pending Call Report. For example, if the XML file only contains ten account codes, only these ten will be overwritten in the pending Call Report.

Additionally, if you import a file with errors and want to re-import a corrected file, the system will allow you to import a new file. You still have the ability to edit the pending Call Report after importing a file and are responsible for ensuring the data is accurate.

Credit unions may also import a file for a Call Report correction. Please note, the Call Report must be in pending status. See the instructions above "Correcting Submitted/Validated Call Reports" for details.

To import a data XML file:

1. Click on the "Call Reports" Tab
2. Select the cycle you want to import the file for by clicking "View" next to the cycle
3. Click on "Import Data" from the left navigation bar
4. Browse for the file
5. Click "Save."

Note: Once the user has imported a file, they should check to ensure all data imported correctly. The credit union is still responsible for correcting any errors, commenting on all warnings, and submitting the Call Report. Reference the section of this document on submitting the Call Report.

Merger Partner Registry

The Merger Partner Registry is located on the "General" tab of the profile. In this registry, credit unions can express an interest in being considered for credit union consolidations (either a merger or Purchase and Assumption partner) to expand their field of membership. Credit unions are not required to complete this information; however, by providing this information, the credit union may be contacted by NCUA staff about potential credit union consolidations. This information will not be released to the public or viewable by other credit unions.

To input information:

1. Go to the General tab of the Profile
2. Click on the Merger Partner Registry button on the left navigation bar
3. Answer "Yes" to the question about being considered for credit union consolidations

4. Select a geographical area from the 4 options
5. Click "Save."

To edit this information:

1. Go to the General tab of the Profile
2. Click on the Merger Partner Registry button on the left navigation bar
3. Click "Edit"

My Account and Changing Your Password

This tab is where a user can change their first name, last name, password and email address. If a user needs to change their role, they must contact their credit union administrator.

Follow these steps to change your password:

1. Click on My Account Tab
2. Click "Change Password" under Related Tasks on the left navigation bar
3. Enter your old password (Note: You can copy and paste into this field)
4. Enter your new password. The password must be 8 characters long with at least one upper case letter, one lower case letter, and one number. This field is case sensitive.
5. Confirm your new password
6. Click "Save"

Find Credit Unions

The Find Credit Unions is an online search feature to view non-confidential information about credit unions. The more fields selected, the narrower the user's search results. Users may also use this section to return to their profile. See the online instructions for specific details about this page.

Downloading Profile and Call Report Information

Users can download an XML file for their credit union containing all of their profile data or all Call Report data for one cycle. This file can be viewed, saved, or imported into programs such as Microsoft Excel or Access. The following outlines how to download this data.

Download Profile Data

1. Search for your credit union and click "View" next to the credit union name
2. Click on the "General" Tab
3. Select "Download Profile Data"- A window will pop-up prompting the user to open, save, or cancel – Select "Save"
4. Enter a file name and select a location to save the file and click "Save."

Download Call Report Data

1. Search for a Credit Union and click “View” next to the credit union name
2. Click on the “Call Reports” Tab
3. Select “Download Call Report” - A window will pop-up prompting the user to open, save, or cancel – select “Save.”
4. Enter a file name and select a location to save the file and click “Save.”

Printing

There are a few different ways to print from the online system. The following are various methods to print the data from the online system.

	From the Toolbar	From the Screen	From the Picture Toolbar
1	Select “File”	Right click on the screen with the mouse	Select the printer icon
2	Click “Print”	Select “Print”	Select a printer
3	Select a printer	Select a printer	Click “Print”
4	Click “Print”	Click “Print”	

Print Entire Call Report and Print to PDF

From the Call Reports tab, select the cycle date you would like to print. Click “View All Pages” button on the left navigation bar. The user can then print the entire call report at one time.

If the option is available, once you select the cycle date you would like to print, there will be a “Save/Print PDF” button on the left navigation bar. The user can print or save the file in a format similar to the paper form.

Print Entire Profile

At this time, the profile must be printed one page at a time; however, we are working on a reporting feature that will allow users to print the entire profile at one time.

Password and Computer Security Best Practices

The following is intended to provide basic general security tips for using the internet to input 5300 and profile data. It is not intended to provide network security information or address the use of public internet connections.

Password Help Tips

- Must be at least 8 characters in length, but no more than 14 characters. The longer, the better, as long as you can remember it.

Instruction Guide for Natural Person Credit Unions

- Can only include the following characters:
ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789
- Passwords are case-sensitive. *SP4j57xX* is different from *sp4j57xx*.

DOs and DON'Ts of Password Security

DO	☺	Commit your password to memory rather than writing it down. If you must write it down, keep it away from your computer in a safe place and separate from the account name.
DO	☺	Change your password FREQUENTLY (at least every six months).
DO	☺	Mix numbers and both uppercase and lowercase letters in your password.
DO	☺	Log out of your account when you are finished.
DON'T	☹	Share your password with anyone. If they need access, your administrator can set them up a separate account in their name.
DON'T	☹	Send your password in an email message.
DON'T	☹	Use dictionary words or names, even if you spell it backwards.
DON'T	☹	Use personal data, such as your name, birth date, Social Security number, phone number, or address.
DON'T	☹	Use your Username as any part of your password.
DON'T	☹	Use your credit union name or charter number as a password.
DON'T	☹	Save passwords in your browser software or in an unprotected file on your computer.

Computer Security

- Keep your operating system and other software patched by using the auto-update feature included with most software programs.
- Use antivirus and antispyware software and keep its pattern file up to date. Activate the auto update feature of this software to ensure you receive updates as they are released. Schedule regular scans to run, so you won't forget. Check periodically to make sure the software is downloading and installing pattern file updates since many viruses attack the antivirus software first.
- Use either a personal firewall or a hardware firewall device or ideally both. Make sure any automatic update feature of the software firewall is activated. If you are using a hardware firewall, check the vendor's website regularly to see if updates are available for its firmware. If possible, sign up for e-mail notices from the vendor when critical updates are released.
- Turn on the internet protection mode in your browser software and set it to medium or higher.
 - In Internet Explorer this is can be done by:
 - Select the Tools Menu
 - Choose Internet Options
 - Click on the Security Tab
 - Move the slider bar to at least Medium

- Click OK
- Pay attention to the warnings given to you by your internet browser. In Internet Explorer, a lock will indicate that whether a site is transmitting information using encryption or not. The URL of the browser should also start with *https*: if the site is encrypted.
- Carefully read warnings messages given to you by your computer. For example, if the computer tells you it needs its permission to install software and you have not done anything to cause software to be installed, deny the action.
- Be careful of what websites you visit. Stick to websites operated by reputable people and companies. Visiting websites operated by less than reputable organizations could result in viruses or other malware being installed on your computer without even actively downloading anything.
- Delete, do not open unsolicited e-mails from unknown parties. You will receive e-mails from NCUA when using the system. These e-mails should be considered from a trusted source.
- Only open attachments on e-mails that are from a trusted party.
- Data should only be input on our website. If you receive an e-mail from NCUA asking you to send information via e-mail and it is not from your regulator, contact your regulator. It may be a phishing attempt.
- Our site does not ask for specific member information such as account numbers, specific member account balances, etc. If you are asked to provide this information, please contact your regulator.

Questions and Technical Support

If you have questions, please contact your respective examiner, NCUA Regional Office, or State Supervisory Authority, as appropriate. If you have technical questions, please contact NCUA's Customer Technical Support by email at CSDesk@NCUA.gov or phone 1-800-827-3255.