

National Credit Union Administration
2014 Grant Round 1 Reimbursement Guideline

Table of Contents

Step by Step Guideline for Grant Reimbursement

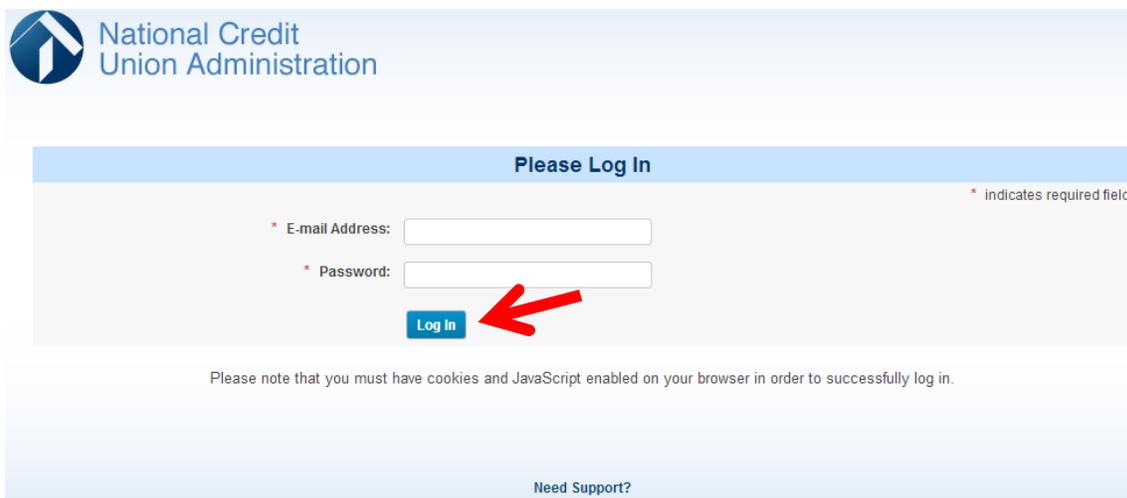
Step 1: Logging into your CyberGrants Account.....	2
Step 2: Accessing your Reimbursement Request.....	3
Step 3: Verifying your Contact Information.....	3
Step 4: Verifying your Organization Information.....	4
Step 5: Reviewing your Award Information.....	5
Step 6: Completing a CDFI Reimbursement Request	6
Step 7: Completing a Student Intern Reimbursement Request	8
Step 8: Completing a New Product Reimbursement Request	10
Step 9: Certifying your Reimbursement Request.....	11
Step 10: Submitting your Reimbursement Request.....	12

Additional Grant Reimbursement Information

Reimbursement Checklist	12
NCUA Reimbursement Review.....	13
Treasury Guidance	13
Reporting/Accounting Guidance	13
Expense Guidelines	14
Contact Information	15
Other Assistance Offered By OSCUI.....	15
Student Internship Certification of Business Hours (Hours Worked) Form	16

Step One: Log into CyberGrants Account

- a. To login, go to the following website:
www.cybergrants.com/ncua/applications
- b. Enter your **Email Address** and **Password**. Then, click the Log In button.
- c. If you forget your login information, click the “**Need Support?**” link. ⁱ



National Credit Union Administration

Please Log In

* E-mail Address:

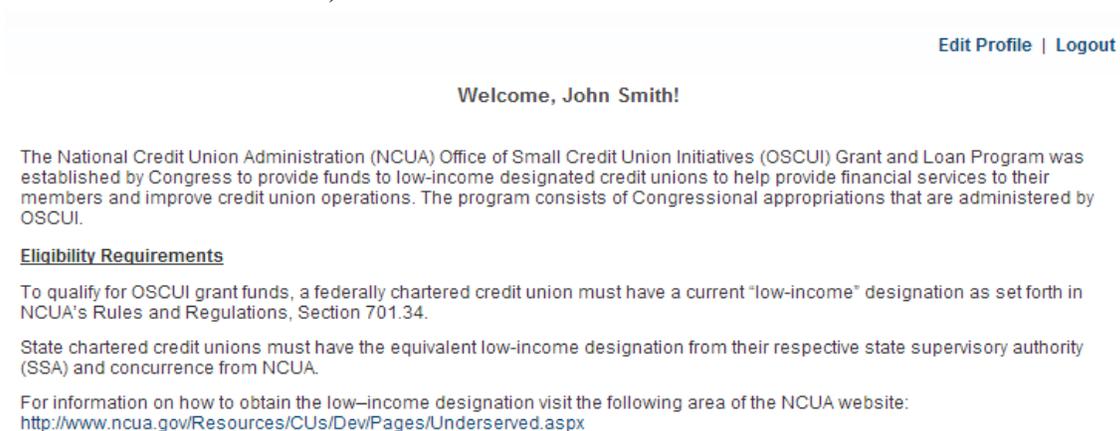
* Password:

Log In

Please note that you must have cookies and JavaScript enabled on your browser in order to successfully log in.

Need Support?

- Once you login, you will be welcomed by the CyberGrants system. (Sample screen shot below)



Edit Profile | Logout

Welcome, John Smith!

The National Credit Union Administration (NCUA) Office of Small Credit Union Initiatives (OSCU) Grant and Loan Program was established by Congress to provide funds to low-income designated credit unions to help provide financial services to their members and improve credit union operations. The program consists of Congressional appropriations that are administered by OSCUI.

Eligibility Requirements

To qualify for OSCUI grant funds, a federally chartered credit union must have a current “low-income” designation as set forth in NCUA’s Rules and Regulations, Section 701.34.

State chartered credit unions must have the equivalent low-income designation from their respective state supervisory authority (SSA) and concurrence from NCUA.

For information on how to obtain the low-income designation visit the following area of the NCUA website:
<http://www.ncua.gov/Resources/CUs/DevPages/Underserved.aspx>

Step Two: Reimbursements Requiring Action

a) Click the **Revise** link next to the reimbursement request you plan to submit.

Reimbursements Requiring Action			
Action	Project Title	Application Date	Proposal Type
Revise	2014 GR1	02/10/2014	2014 Grant Round 1 (Reimbursement)
Comments: Your 2014 Grant Round 1 general award information, initiatives approved, and reimbursement can be accessed by clicking the revise link. Ensure to submit your request before the commitment expiration date. Failure to do so may result in the award being cancelled. NCUA - OSCUI			

Step Three: Contact Information

Verify that the contact information listed is accurate and up-to-date.

- To add a new contact, click **Create New**.
- To edit an existing contact, click the name of the existing contact.
- Click **Save and Proceed** when finished.

Contact Information

* indicates required field

To successfully submit this application, you must create one primary and one secondary contact. After creating both contacts, select the "Match" box next to one primary contact and select the "Match" box next to one secondary contact.

Match: Click to associate this individual with this application.

Name: JANE SMITH
 Phone: 1234567890
 E-mail: jsmith@fakeemail.com
 Contact Type: Secondary Contact

Match: Click to associate this individual with this application.

Name: JOHN SMITH
 Phone: 1234567890
 E-mail: jsmith@fakeemail.com
 Contact Type: Primary Contact

[Save and Proceed](#) [Create New](#)

Step Four: Organization Information

Verify the information that appears on the screen.

- If it is accurate, click **Save and Proceed**.
- **If not:** update the necessary information, then click **Save and Proceed**.

Organization Information

* indicates required field

* Credit Union Name: TURTLE CREEK
Charter Number: 588
* Address: 509 Main St
* City: Redfield
* State: South Dakota
* Zip: 57469

* Tax Identification Number: Please enter 9 digits only; do not include a dash. For example: 127538524
111111111

* Credit Union DUNS Number: Please enter digits only; do not include a dash. For example: 753852441
For a DUNS number call 1-866-705-5711 or go to <http://fedgov.dnb.com/webform>
111111111

Payment by Electronic Funds Transfer (EFT)
In accordance with the Debt Collection Improvement Act of 1996 (Public Law 104-134), the NCUA must make payments to credit unions by Electronic Funds Transfer (EFT).
Credit unions that did not receive reimbursement/electronic funds transfer disbursement from OSCUI Grant Program during or after 2011 or credit unions that have had changes in banking information should complete the following information.
For ACH transactions, Treasury requires NCUA to use *only* a checking transaction code with account numbers at least 4 digits in length, and *only* contain numbers, spaces, or dashes (no decimals). Please verify with your institution the correct RTN and account info for ACH use.

* Financial Institution Name: Bank/Credit Union Name
* 9-Digit Routing & Transit No. (RTN): 123456123
* Account Holder Name: Credit Union Name
* Account Number: 12315619685
* Account Type: Checking

Save and Proceed

Step Five: Award Information

Review this section for details about the initiatives you were awarded, general award information, and reasons you were denied for the other initiatives you applied for; then click **Save and Proceed**.

- Application ID
- Commitment Number
- Commitment Expiration Date, and
- Initiative's Awarded
- Reason's you were not awarded the initiatives you applied for (this only applies for credit unions that applied for multiple initiatives but did not receive an award for each initiative)

Award Information

* indicates required field

This section contains general information for the grants you were awarded by NCUA.

Application ID	2014G-0009
Commitment Number	350000000
Commitment Expiration	You are required to have all project information submitted to NCUA through CyberGrants by the following date (unless you are granted an extension): 07/31/2014
The following initiatives were awarded to your credit union for the 2014 Grant Round 1.	CDFI Certification Student Internship New Product

If you were not awarded an initiative you applied for then you can find the reason stated here: <?>

[Save and Proceed](#)

Step Six: CDFI Reimbursement

➤ The CDFI reimbursement requires documentation supporting your expenses and details about the project outcomes. If you did not receive a grant for this initiative, then click **Save and Proceed**. The following is an example for the **CDFI Initiative**:

- 1) **CDFI Approved Grant Amount** – The maximum reimbursement you are eligible to receive.
- 2) **Outcome Summary** - Use up to 2000 characters to describe the benefits of the CDFI grant.
- 3) **CDFI Amount Requesting** – Enter the dollar amount you are requesting for reimbursement.
- 4) **CDFI Proof of Payment** – Upload the proof of payment for your CDFI grant. The following are the only examples we will accept:

➤ **Proof of Payment Examples**

- A cleared check (front and back of the check with a clearance stamp) made out to the vendor identified on the invoice; OR
- A credit card statement with the payment amount and vendor listed in the statement; OR
- An original check made out to the vendor with an attached bank statement showing the check cleared; OR
- A receipt listing the items purchased with the payment method listed

- 5) **CDFI Proof of Purchase** – Upload the proof of purchase for your CDFI grant. The following are the only examples we will accept:

➤ **Proof of Purchase Examples**

- An invoice from the vendor; OR
- A receipt from the vendor specifying items purchased

- 6) Then click **Save and Proceed**.

CDFI Reimbursement

* indicates required field

CDFI Challenge Reimbursement Terms

- You are eligible if you are seeking a NEW CDFI certification
- Credit unions that are seeking funds to re-certify are not eligible
- You may not use this grant for a CDFI technical or financial assistance award
- If you use a consultant the contract may only cover expenses for the CDFI certification

CDFI Approved Grant Amount \$2,500.00

CDFI Outcome Summary

Use this text box to describe the benefits of the CDFI certification grant.

- What compelling argument would you make for NCUA to support this grant as a future investment?
- How will your credit union utilize the CDFI Certification?

(2000 character maximum)

CDFI Amount Requesting

Enter the dollar amount you are requesting for reimbursement, not to exceed the approved grant amount for your CDFI award.

CDFI Proof of Payment

Proof of Payment Examples

- A cleared check (front and back of the check with a clearance stamp) made out to the vendor identified on the invoice; OR
- A credit card statement with the payment amount and vendor listed in the statement; OR
- An original check made out to the vendor with an attached bank statement showing the check cleared; OR
- A receipt listing the items purchased with the payment method listed

Upload File

CDFI Proof of Purchase

Proof of Purchase Examples

- An invoice from the vendor; OR
- A receipt from the vendor specifying items purchased

Upload File

Save and Proceed

Step Seven: Student Internship Reimbursement

- The Student Internship reimbursement requires documentation supporting your expenses and details about the project outcomes. If you did not receive a grant for this initiative, then click **Save and Proceed**. The following is an example for the **Student Internship Initiative**:
- 1) **Student Intern Approved Grant Amount** – The maximum reimbursement you are eligible to receive.
 - 2) **Outcome Summary** - Use up to 2000 characters to describe the benefits of the student internship grant.
 - 3) **Student Intern Amount Requesting** – Enter the dollar amount you are requesting for reimbursement.
 - 4) **Certification of Business Hours Worked Form** – This form needs to be printed, completed, and signed by each student intern.
 - 5) **Student Intern Business Hours Worked** – Upload the signed certification of business hours form for each intern.
 - 6) **Student Intern Supporting Documents** – Upload the resume of each student intern and evidence that the student was enrolled in school full or part time. The following are the only examples we will accept as enrollment verification:
 - **Proof of Payment Examples**
 - An official letter from the school the intern attends; OR
 - A copy of the student's ID card with the current school year; OR
 - A copy of the student's class schedule.
 - 7) Then click **Save and Proceed**.

Student Internship Reimbursement

* indicates required field

Student Internship Reimbursement Terms

- The intern you hire must be enrolled in a high school or college at the beginning of the internship
- You must finish using the grant funds no later than August 31, 2014
- The maximum rate NCUA will reimburse is \$10/hour per student, up to the maximum amount approved for your credit union

Student Intern Approved Grant Amount \$4,000.00

Student Intern Outcome Summary

Use this text box to describe the benefits of the student internship grant.

- What compelling argument would you make for NCUA to support this grant as a future investment?
- What job duties/assignments did the intern perform at your credit union?
- How did it benefit the credit union and your members?

(2000 character maximum)

Student Intern Amount Requesting

Enter the dollar amount you are requesting for reimbursement, not to exceed the approved grant amount for your Student Internship award.

Certification of Business Hours Worked Form

Print and complete the form attached below, then upload it in the next field.

- [Certification of Business Hours Form_2014.pdf \(65.09 K\)](#)

Student Intern Business Hours Worked

Upload the signed certification of business hours worked form for each intern here.

Student Intern Supporting Documents

Upload the resume of each student and proof that the student was enrolled full or part time.

Examples of Student's being enrolled

- An official letter from the school the intern attends; OR
- A copy of the student's ID card with the current school year; OR
- A copy of the student's class schedule.

Step Eight: New Product Reimbursement

- The New Product reimbursement requires documentation supporting your expenses and details about the project outcomes. If you did not receive a grant for this initiative, then click **Save and Proceed**. The following is an example for the **New Product Initiative**:

- 1) **New Product Approved Grant Amount** – The maximum reimbursement you are eligible to receive.
- 2) **New Product Approved** – This is the product you were approved for.
- 3) **Outcome Summary** - Use up to 2000 characters to describe the benefits of the new product grant.
- 4) **New Product Amount Requesting** – Enter the dollar amount you are requesting for reimbursement.
- 5) **New Product Proof of Payment** – Upload the proof of payment for your new product grant. The following are the only examples we will accept:
 - **Proof of Payment Examples**
 - A cleared check (front and back of the check with a clearance stamp) made out to the vendor identified on the invoice; OR
 - A credit card statement with the payment amount and vendor listed in the statement; OR
 - An original check made out to the vendor with an attached bank statement showing the check cleared; OR
 - A receipt listing the items purchased with the payment method listed
- 6) **New Product Proof of Purchase** – Upload the proof of purchase for your new product. The following are the only examples we will accept:
 - **Proof of Purchase Examples**
 - An invoice from the vendor; OR
 - A receipt from the vendor specifying items purchased
- 7) Then click **Save and Proceed**.

New Product Reimbursement

* indicates required field

New Product Reimbursement Terms

- You must submit an invoice with details about the cost and product features. In addition, a proof of payment and purchase is also required for reimbursement

New Product Grant Approved \$10,000.00

New Product Approved First ATM - \$10,000

New Product Outcome Summary Use this text box to describe the benefits of the New Product grant.

- What compelling argument would you make for NCUA to support this grant as a future investment?
- How did the new product impact your credit union and its membership?
- What long term results are you hoping for by offering this product?

(2000 character maximum)

New Product Amount Requesting Enter the dollar amount you are requesting for reimbursement, not to exceed the approved grant amount for your New Product award.

New Product Proof of Payment Proof of Payment Examples

- A cleared check (front and back of the check with a clearance stamp) made out to the vendor identified on the invoice; OR
- A credit card statement with the payment amount and vendor listed in the statement; OR
- An original check made out to the vendor with an attached bank statement showing the check cleared; OR
- A receipt listing the items purchased with the payment method listed

New Product Proof of Purchase Proof of Purchase Examples (both items must contain details about the product cost and features)

- An invoice from the vendor; OR
- A receipt from the vendor specifying items purchased

Step Nine: Verification and Certification

- Read the certification terms then check the box to verify the information. Click on **Save and Proceed** when finished.

Verification and Certification

* indicates required field

Project Title 2014 GR1

*** Certification Terms (Reimbursement)**

- The credit union is currently a low-income designated credit union, as defined in Section 701.34 of NCUA's Rules and Regulations; and complied with the program objectives as described in the application, Office of Small Credit Union Initiatives Grant Guidelines, NCUA Rules and Regulations, and United States Office of Management and Budget Circular A-110, A-122, and A-133.
- The credit union is aware of the required documents necessary to receive reimbursement. OSCUI will only accept ONE reimbursement request which must include proof of payment and proof of purchase for ALL projects applied for under this application at the completion of the LAST project.
- The credit union conducts its activities such that no person is excluded from participation in, is denied the benefits of, or is subject to discrimination on the basis of race, color, national origin, sex, age or disability in the distribution of services and/or benefits provided under this grant program. The credit union agrees to provide evidence of its compliance as required by NCUA.
- The credit union is aware that NCUA will correspond with the credit union regarding this reimbursement by email (utilizing the email provided in this reimbursement request).

By checking this box, I, the authorized credit union representative, certify the above.

Step Ten: Review Your Application

A) Review the information you input before you submit the reimbursement request to NCUA.

- This is the last chance you will have to edit your request. If you need to make additional changes, scroll to the bottom and click **Save Only**.
- If you are ready to submit, click **Submit**.

Reimbursement Checklist: Use this table to check off the steps as you complete them.

Step		Sub Step	
1	Log Into CyberGrants Account	Enter email address and password	
2	Reimbursements Requiring Action	Click the revise link	
3	Contact Information	Verify information is correct	
4	Organization Information	Verify information is correct	
5	Award Information	Review information	
6	CDFI Reimbursement (if applicable)	Input reimbursement information	
7	Student Intern Reimbursement (if applicable)	Input reimbursement information	
8	New Product Reimbursement (if applicable)	Input reimbursement information	
9	Verification and Certification	Verify certification terms	
10	Review Application	Review and submit request	

NCUA Reimbursement Review:

- NCUA will review the reimbursement requests and issue payment as a direct deposit to reimburse approved expenditures. The credit union will be notified of a final decision via email.
 - NCUA will **not** process incomplete reimbursement requests. Incomplete requests must be resubmitted, provided the commitment expiration date has not passed.
 - Supporting documentation consists of a proof of payment and purchase.
 - If NCUA has pending questions regarding a particular reimbursement request the credit union will be notified via email.

Treasury Guidance:

Credit unions are expected to follow U.S. Treasury/Office of Management and Budget (OMB) Guidance and Circulars such as:

- A-110: Uniform Administrative Requirements for Grant and Other Agreements with Institutions of Higher Education, Hospitals and Other Non-Profit Organizations
- A-122: Cost Principles for Non-Profit Organizations
- A-133: Management Responsibility for Internal Control

Refer to this link to the OMB Website for additional information:

http://www.whitehouse.gov/omb/circulars_default

Reporting/Accounting Guidance:

For accounting guidance for grant awards from the OSCUI Grant Program, refer to NCUA Accounting Bulletin No. 07-2. Credit unions are encouraged to consult with their auditor/CPA if there are further questions in this regard.

Click the following link to be directed to NCUA Accounting Bulletin No. 07-2 on the NCUA website:

<http://www.ncua.gov/Legal/GuidesEtc/AccountingBulletins/ACCTBUL07-02.pdf>

Expense Guidelines:

The following expenses will **not** be reimbursed under any initiative:

- **Annual Maintenance & Insurance**
- **Custodial Services**
- **Food/Refreshments**
- **Government Agency Expenses & Payment to Government Agency Employee**
- **Lodging**
- **Matching Funds** (i.e. matching portion of an Individual Development Account program)
- **Pre-Grant Approval Expenses** (expenses the credit union has paid in advance of grant approval)
- **Promotional Items** (i.e. gifts, give-aways, souvenirs, gift cards)
- **Recurring Operational Expenses** (i.e. rent, utilities, salaries, annual audits, depreciation, funding for the allowance for loan losses, office supplies)
- **Salaries to Employees & Payments to employees for services provided (except for Student Interns)**
- **Transportation/Mileage/Parking**

The following are general guidelines for expense categories that apply to all initiatives:

- All expenses must be directly related the specific project approved.
- If a credit union enters into a commitment for a project before the grant decision is made, the credit union may be obligated to pay project expenses from own funds should the grant not be approved.
- **NCUA will reimburse expenses listed in approved grant applications up to the total grant amount. With your reimbursement request, your CU must present evidence of payment, **paid after the grant approval.****
- **Partnership/Third Party/Vendor Relationship and Expenses:** Credit unions are required to follow the due diligence over Third Party Service Provides as directed by NCUA Letter to Credit Unions 01-CU-20 and must submit a written agreement detailing the services/products with cost involved. Contractor fees that are not substantiated in writing in a partnership/contractor's agreement will not be reimbursed.

*Invoices from outside parties must be billed to and paid by the credit union.
Reimbursements will be made to credit unions only.*

Contact Information:

For immediate assistance, email general questions regarding the OSCUI Grant Program to OSCUIAPPS@ncua.gov.

For technical question regarding the grant application or reimbursement request, utilize the “*Need Support?*” link in the online grant system.

Other Assistance Offered By OSCUI:

Information regarding other assistance offered by OSCUI can be found in the following locations on the NCUA website:

Consulting – www.ncua.gov/OSCUI/consulting

Grants and Loans – www.ncua.gov/OSCUI/grantsandloans

Training – www.ncua.gov/OSCUI/training

Partnerships and Outreach – www.ncua.gov/OSCUI/Partnerships

ⁱ All password reset requests must be done utilizing the “Need Support” link. This is performed by the vendor and OSCUI has no access or control to perform this.

Student Internship Certification of Business Hours (Hours Worked) Form

This form must be completed by each student intern that was paid by a credit union requesting to receive reimbursement under the Student Internship Initiative of the National Credit Union Administration (NCUA) Office of Small Credit Union Initiatives (OSCU) Grant Program.

Credit unions are responsible for submitting this form for each intern with their request for reimbursement. The online grant reimbursement request will prompt applicable credit unions to upload this completed form.

This completed form serves as proof of purchase/payment for the Student Internship Initiative.

1. Credit Union Name:	
2. Charter#:	
3. Name of Intern:	
4. Intern Contact Email Address:	
5. Authorized Intern Signature:	
6. Dates of Internship:	
7. Total Hours Worked by Intern:	
8. Hourly Rate Paid to Intern (maximum \$10/hr)	
9. Total Reimbursement Requested for Internship (maximum \$4,000 for all interns combined)	

**Items 8 * Item 9 Must = Item 10*