

**From:** Lavey, Dana M  
**To:** Call Report Modernization  
**Subject:** recommendation for change to Call Report Instructions  
**Date:** Thursday, June 23, 2016 1:47:05 PM

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It has been brought to our attention numerous CU's are categorizing used vehicle loans as new vehicle loans on the Call Report. Their rationale is they price used vehicle loans the same as new vehicles. A couple CU's have pushed back stating the Call Report Instructions do not indicate the definition of a new vehicle, which is true.

For the next revision of Call Report Instructions, could you please add a sentence stating new vehicles are vehicles not previously titled? This short explanation will resolve the issue.

Thank you,

**Dana Lavey**

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