



CU Online

Frequently Asked Questions

For more help, please visit our online documentation:

<https://www.ncua.gov/files/publications/data-apps/CUOInstructions.pdf>

What is Credit Union Online?

Credit Union Online or CU Online is the online system for submitting the quarterly Call Report and Profile.

What is the CU Online Profile?

The CU Online Profile includes information NCUA maintains about a credit union that is infrequently changed. For example, the Profile contains:

- Credit union address(es),
- Phone number(s),
- List of officials,
- Hours of operation,
- Information technology,
- Member services, and
- Other similar information.

Where do I report branch information?

Branch information is included in the Profile under the Contacts section. NCUA requires credit unions to report **all** branches.

What is "Save and Certify Profile?"

After making any changes to the credit union's Profile, NCUA requires you to click the "Save and Certify Profile" button to certify the change(s) you made and permanently save your changes. You will lose all changes if you leave the Profile, close your browser, log out, or do not click the "Save and Certify Profile" button.

Am I required to use the online system?

Yes. NCUA requires all federally insured credit unions to submit the Call Report and Profile using CU Online.

What if I am having a problem with CU Online?

Technical support is available from 7:00 AM to 8:00 PM, Eastern Time, Monday through Thursday, and 7:00 AM to 6:00 PM, Eastern Time, Friday (closed on federal government holidays). You can reach technical support by phone at (800) 827-3255 or via email at onestop@ncua.gov.

Can other credit unions or the public see my information?

Public users going to the NCUA website, such as other credit unions, will only have access to public information.

What if I do not submit my call report on time?

If you submit your call report after the 11:59:59 PM Eastern Time deadline on the specified due date, **you may be subject to civil money penalties.**

Will NCUA notify credit unions when the Call Report is due?

NCUA will send an NCUA Express email to all CU Online Call Report Contacts and Profile Information Contacts each cycle outlining the start and end dates of the cycle. NCUA requires credit unions to submit a Call Report/Profile by 11:59:59 PM on the fourth Sunday after the end of the Call Report cycle. For example, if the quarter closes on June 30, the Call Report/Profile is due by 11:59:59 PM Eastern Time on the fourth Sunday of July.

My data processing vendor prepares Call Report data for me. Will NCUA provide information for software vendors?

Yes. NCUA provides account information and sample XML files for vendors who develop software for importing Call Report data into CU Online. NCUA posts this information in the Schema and Account Descriptions for Credit Union Software Vendors section of the [CU Online section](#) of NCUA's website. Credit unions cannot import Profile data.

Can a credit union board member have access to the system as a back up to me?

Yes. Credit unions may have multiple user accounts. NCUA requires credit unions to have at least two administrators. We recommend credit unions have at least one back up for completing the Call Report and maintaining the Profile.

What if I need to make a correction to a previously submitted Call Report?

Credit unions may correct Call Reports in CU Online for the most recent 16 cycles.

Can I save my work and come back to complete it later?

Yes. You can start your Call Report, save your work, log off, and return later. You cannot submit your Call Report until you complete all required information, correct errors, and comment on warnings.

Can I print blank Call Report forms and instructions?

Yes. You can view or print a blank Call Report form from the Reporting Forms and Documents section of the [CU Online section](#) of NCUA's website.

You can view or print your credit union's Call Report form by clicking the "View/Print PDF" button in CU Online.

You can view or print the Instructions by clicking the "Instructions" button in CU Online or from the Reporting Forms and Documents section of the CU Online section of NCUA's website.

Can I limit who can submit the Call Report if my credit union has more than one CU Online user?

No. CU Online Users with the "Credit Union Administrator" and "Credit Union User" roles can add and update all portions of the Call Report and Profile. CU Online Users assigned the "Credit Union Basic" role have view only permissions for the entire system. Credit unions need to decide to whom they assign the roles.

Will examiners and State Supervisory Authorities still conduct a quality audit check of the Call Report?

Yes. For federally chartered credit unions, the assigned NCUA examiner will review and validate the submitted Call Report information. The respective SSA will review and validate the Call Report data submitted by state chartered credit unions.

How will I know if my Call Report submission was successful?

NCUA confirms successful submission of the Call Report/Profile forms with an email bearing the time and date of successful submission. A second email has the date and time stamp for the submission and has a Financial Performance Report attached.

Can I save a copy of my submitted Call Report or Profile or both?

Users can view, save, or print a PDF of their Call Report or Profile at any time.

What is Silverlight?

Silverlight is a free browser add-on from Microsoft. If you do not have Silverlight installed on your computer, the system will prompt you to install it the first time you access CU On- line. Installing the Silverlight add-on requires administrator privileges to your computer. You may download and install Silverlight at: <http://www.microsoft.com/getsilverlight/Get-Started/Install/Default>