General Instruction Guide for Corporate CU Online

Completing a Corporate Credit Union Profile and 5310 Call Report

National Credit Union Administration

As of January 31, 2017 Version 1.0

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INTRODUCTION

Corporate Credit Union Online (CU Online) is a web-based system used to collect and disseminate credit union data. The system includes the credit union Profile and 5310 Call Report. NCUA requires all corporate credit unions to submit their data through this system.

This document will provide guidance regarding the Corporate CU Online system and illustrate webpage navigation and data entry help tips to help you use the system.

ACCESSING THE ONLINE SYSTEM

You can access the online system from the Credit Union Online section of NCUA's website at www.NCUA.gov. NCUA recommends you establish a shortcut to this site and/or add it to your favorites for easy reference.

EMAIL NOTIFICATIONS

The online system generates the following email notifications.

- User Email Address Verification: Sent when an Administrator adds a user or the user changes their email address. If the user does not respond to this email, they will be unable to login the system.
- 10-page Financial Performance Report (FPR): Sent to designated users after each successful Call Report upload.
- Password Reset: Sent when a user changes or resets their password.
- Call Report Validation: Sent to designated users once an examiner validates your Call Report.

NCUA sends these email notifications from SysEWeb@NCUA.gov or from CreditUnionOnline@NCUA.gov. If you do not receive these email notifications, one of the following problems may exist:

- The Credit Union Administrator did not add you as a user in the online system. Check with your Administrator. See the *Credit Union User Roles* below.
- The Credit Union Administrator entered an invalid or incorrect email address when they were setting up the user's account. Check with your Administrator or the My Account tab of the online system.
- Your email system may have NCUA on an anti-spam list. The subscriber should contact their email support staff and request NCUA be removed from the anti-spam list.

USER NAMES AND PASSWORDS

Credit Union Administrators establish accounts for all other Administrators and users in the credit union. Please see the Credit Union User Roles below.

If you do not have a username and password for the system, please contact your Administrator to see if they established your user account or call NCUA's Customer Technical Support service desk at 1-800-827-3255. To change your password, follow the instructions listed under the "My Account" section of this guide.

CORPORATE CREDIT UNION USER ROLES

All users of the system must be registered and assigned one of the following user roles.

- CCU Administrator: This role controls access to the online system and submission of credit union data. Every credit union must select at least two (2) CU Online Administrators; however, a credit union should limit the number of administrators due to the privileges and control they have of the online system for their credit union.

  CCU Administrator's role includes the ability to:
  - 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 and submit to NCUA
  - Input and submit a 5300 Call Report, including Call Report corrections

- CCU User: This role is more limited than the Administrator role.

  A CU Online User's role includes the ability to:
  - Change their personal information on the "My Account" tab
  - Input and change Profile data
  - Certify the Profile for accuracy and submit to NCUA
  - Input and submit a 5300 Call Report, including Call Report corrections

- CCU Basic User: These users have "view only" permissions within Credit Union Online and cannot edit Call Report or Profile information; however, they can update their personal information on the "My Account" tab. A corporate may or may not have anyone with this role.

CCU ADMINISTRATOR RESPONSIBILITIES

CCU Administrators are responsible for establishing, modifying, and deleting user accounts. The administrator is responsible for ensuring only staff needing access to the system are granted access, and only to the level of permissions needed to complete their work.

ESTABLISHING, MODIFYING, AND DELETING USER ACCOUNTS

CCU Administrators must register all the credit union users that should have access to CCU Online. To add a user, complete the following steps:

1. Login in.
2. Within your credit union's Profile, click on the "Users" tab.
3. Next, click on the "Add User" button.
4. Complete the following data entry fields:
   Username: Enter a username. Every user must have a unique username. This field is not case sensitive and can include letters, numbers, and the underscore ("_");
   First Name: Enter the user's first name;
   Last Name: Enter the user's last name;
   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. Users may change their password at any time by going to the "My Account" tab. Note: Passwords are case sensitive.
   Confirm Password: Re-type the password for the user. This field is case sensitive.
   Email: Enter a valid credit union email address for the user. For enhanced security, users should have unique email addresses, not globally shared email addresses.
   Role: Select a role for each user. Each credit union must select at least two Administrators. See the section above "Corporate Credit Union User Roles" for specific details about each role.
   - Credit Union Administrator
   - Credit Union User
   - Credit Union Basic
5. When done, click ok.
6. NCUA will send an email verifying the email address. Each user must click the link on the email message to finalize registration and gain access to the system. Users who do not follow this last step cannot gain access to the system.

Note: Only an administrator will see the "Users" tab in the profile. Also, administrators are not limited to the number of Credit union user roles he/she can assign.

EDIT CCU USER'S ACCOUNTS

The following steps describe editing a user's account:

1. Login in.
2. Click on the “Users” Tab
3. Click the user’s name you want to edit. To edit the first name, last name, email address, or role, click the “Edit” button and edit the fields needed.

RESET, UNLOCK, AND RESEND ACCOUNT VERIFICATION EMAIL

The following steps describe resetting, unlocking, and resending email account verifications:

- Reset Password: This feature will generate an email containing a new password to the user’s email account. Note: Resetting a password will not unlock a user’s account.

Note: For locked accounts, please unlock the user’s account before resetting his/her password. Once the user verifies his/her email, the reset button will appear which will allow you to reset the password.

- Unlock Account: If a CCU User is locked out or can’t remember his/her password, they will contact you for assistance. You may need to “unlock” a user’s account or reset their password if they cannot remember their original password.
- Resend Verification: This feature will resend the verification email to a user who deleted or did not receive the initial email. The system will send a verification email to users when an Administrator adds them or when a user changes their email address.

Note: The user **must** click the link on the email message to confirm receipt and finalize the change. If they accidentally delete this email, the Credit Union Administrator can resend this verification email.

DELETE A USER’S ACCOUNT

To remove a user’s account:

1. Click the “Users” tab.
2. Click on the name of the user you want to edit.
3. Click “Delete.” When asked are you sure you want to delete this user, click “OK.”

MY ACCOUNTING AND CHANGING YOUR PASSWORD

You can change your first name, last name, password and email address on this tab. If you need to change your role, you must contact your Credit Union Administrator.

CHANGING YOUR PASSWORD

1. Click on the “My Account” tab.
2. Click the “Change Password” button.
3. Enter your old password.
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.”

PROFILE SNAPSHOT

When you submit your initial Call Report for a cycle, NCUA's CU Online takes a snapshot of your credit union's Profile, as of that date and time.
You can view this file on the Profile snapshot page as a PDF or XML file. If you have a call report correction for a cycle, the snapshot will not change. To view your snapshot page:

1. Click the "Profile" tab
2. Click on the PDF or XML button to view a snapshot
3. Click the "Current Profile" link to edit the current Profile

ADDING AND EDITING PROFILE DATA

The corporate credit union's profile is comprised of data organized under the following headings:

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 locations.
d. IS&T – Information about the credit union's technology systems.
e. Regulatory – Information about financial statement audit, annual meeting, member account verification, Part 748 Certification, disaster recovery, and other regulatory related questions.
f. Products & Services – Information about programs and services offered, grants received, and credit union partnerships established.
g. Partnerships – Information about grants you received and partnerships with other credit unions.
h. Merger Registry – You can express an interest in consideration for credit union consolidations.
i. Expanded Authority
j. Error handling in the Profile - If you need to remove a page error in the Profile, input the corrected information then click on a different field to activate the "OK" button.

Note: Please reference Corporate Profile Form Instructions or the Help Tips within Corporate CU Online for specific reporting instructions.

GENERAL TAB

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

- Users can update the following two read-only sections of the General Tab:
  - Record main office address or phone number changes on the Sites tab.
  - Record website address changes on the IS&T tab.
- The Call Report section displays the data submitted in your most recent 5300 Call Report.

Steps to update the editable fields under Credit Union Information:

1. Click on the "Edit" button.
2. When done, click "OK."
3. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

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. You must enter all members of the Board of Directors, Credit Committee, and Supervisory Committee, if applicable, into this section of the Profile.

You will assign each contact a Job Title and a Role. Listed below are the mandatory Job Titles and Roles you must report for your credit union. Identify the Job Title(s) and Role(s) for each individual when adding the contacts to the online Profile as discussed below.

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

- Manager/CEO
- Chief Financial Officer
- Chief Risk Officer
- Board Chairperson
- Board Vice Chairperson
- Board Secretary
- Board Treasurer
- Supervisory Committee Chairperson
- Supervisory Committee Members (Not previously listed)
- If a state chartered credit union identifies a Supervisory Committee Chairperson, they must also identify at least two Supervisory Committee members
- If you identify a Credit Committee Chairperson, you must also identify Credit Committee Members

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

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

PUBLIC DISPLAY OF NAMES OF BOARD OF DIRECTORS

NCUA displays the first and last name and position of the credit union's Manager/CEO and Board of Directors to the public on our website. We not display other job titles, contact roles, or information about the individual.

Adding Contacts

Follow these steps to add a Contact.

1. Click on the "Contacts" tab.
2. Click the "Add Contact" button.
3. Enter the required fields including a Salutation, First Name, Last Name, Job Title, Contact Role, and Credit Union Employment type. The system may require additional information depending on the Job Title and Contact Role. If you do not enter all mandatory information, you will receive an error message. You must correct all errors to save the contact.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

Note: All information must be complete and error-free to save a contact. Errors appear at the top of the page.

Editing/Deleting Contacts

Follow these steps to edit/delete a Contact:

1. Click on the "Contacts" tab.
2. Click on the name of the contact you are editing.
3. Click "Edit" or "Delete" or "Cancel."
    - Edit - Enter the appropriate information and click "OK."
    - Delete – The system will prompt you "Are you sure you want to delete this record?" Click "OK".
    - Cancel – Click "Cancel" if you do not need to make any changes.
4. Click "Save and Certify Profile" to permanently save your changes.

SITES

The sites section includes information about the credit union's offices and record location(s). You will assign each site a site type and a site function. Listed below are the mandatory site types and site functions you must report for your credit union.

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

1. Corporate Office – This is the main office of the credit union.
2. Branches, if applicable – This is a location 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

NCUA releases some site information to the public through our website. If the site type is a corporate or branch office and the operational status is normal, we release the site name, address and phone number to the public. We do not release the site functions and other information to the public.

Adding a Site

Follow these steps to add a site. **Note:** When adding a site, you must complete all required fields 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 the "Add Site" button.
3. Enter the required fields including the Site Name, Operational Status, Site Type, Site Function(s), and Address, as appropriate. Depending on the Site Type and Site Function, the system may require additional information. If you do not enter all mandatory information, you will receive an error message when you click "OK". The site will not save unless you correct all errors.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

Editing/Deleting a Site

Follow these steps to edit/delete a Site:

1. Click on the "Sites" tab.
2. Click on the name of the site you want to edit.
3. Click "Edit" or "Delete" or "Cancel."
    - Edit - Enter the appropriate information and click "OK."
    - Delete – The system will prompt you "Are you sure you want to delete this record?" Click "OK."
    - Cancel – Click "Cancel" if you do not want to make any changes.
4. Click "Save and Certify Profile" to permanently save your changes.

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

To enter or edit your IS&T information in the Profile:

1. Click on the "IS&T" tab.
2. Click "Edit" at the bottom of the "IS&T Information" section.
3. Enter/edit the relevant information.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

Adding a Payment System Service Provider

If you use 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 displays all providers entered by the credit union.

1. Click on the "IS&T" tab.
2. Click "Add Payment System Service Provider." Answer the questions, as applicable.
3. Click "OK"
4. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

Editing/Deleting Payment System Service Providers

To edit/delete a payment system service provider.

1. Click on the "IS&T" tab.
2. Click on the name of the payment system service provider you want to edit.
3. Click "Edit", "Delete" or "Cancel."
   - Edit - Enter the appropriate information and click "OK."
   - Delete – The system will prompt you "Are you sure you want to delete this record?" Click "OK."
   - Cancel – Click "Cancel" if you do not want to make any changes.
4. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

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: The system displays all dates.

1. Click on the “IS&T” tab.
2. Click the “Add Data Conversion” button. Enter the required information.
3. Click “OK.”
4. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

Edit/Delete Data Processing Conversion Information

Users can edit or delete incorrect dates in the system. You should **not** edit the existing date unless the information is not accurate. To edit or delete the data:

1. Click on the “IS&T” tab.
2. Click on the date you want to edit or delete.
3. Click “Edit”, “Delete” or “Cancel.”
4. Click “Save and Certify Profile” to permanently save your changes.

REGULATORY

The Regulatory section of the Profile displays your regulatory requirements including annual meetings, financial statement audits, member account verifications, disaster recovery testing, fidelity bond provider and Part 748 certification. It also displays disaster recovery information. The system displays all dates. Some information is contained within boxes for editing while other information is contained on the page. To edit page level data, select edit at the bottom of the “Regulatory” tab, otherwise follow the directions below in the examples provided.

Adding Regulatory Information

To add regulatory information:

1. Click on the “Regulatory” tab.
2. Click on one of the “Add…” buttons (Annual Meeting, Financial Statement Audit, BSA Testing, Disaster Recovery Testing, Independent Risk Management, and NEV Model Validation).
3. Enter the relevant information.
4. When done, click “OK.”
5. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

Edit Fidelity Bond Information

1. Click “Edit” at the bottom of the Regulatory Page.
2. Click on the name of the existing Fidelity Bond Provider.
3. In the new pop-up box, Click “Edit”, “Delete” or “Cancel.”
    - Edit - Enter the appropriate information and click “OK.”
    - Delete – The system will prompt you to answer this question “Are you sure you want to delete this record?” Click “OK.”
4. Cancel – Click “Cancel” if you do not want to save any changes.
5. Click “Save and Certify Profile” to permanently save your changes.

Certify Compliance Minimum Security Devices and Procedures

Rules and Regulations Part 748 (Federally Insured Credit Unions Only)
NCUA Rules and Regulations Part 748 requires each federally-insured credit union to develop a written security program and to file an annual statement certifying its compliance with this requirement. You will document your compliance with this regulation within the online system.

To certify security compliance:

1. Click the "Add Certify Part 748" button.
2. Enter the first name, last name, and title of the certifier.
3. Click "Certify."
4. Click "Save and Certify Profile" to permanently save your changes.

Editing/Deleting Regulatory Information

Users can edit or delete incorrect dates in the system. You should not edit the existing date unless the information is not accurate.

1. Click on the "Regulatory" tab.
2. Click on the date you want to edit or delete.
3. Click "Edit", "Delete" or "Cancel."
4. Click "Save and Certify Profile" to permanently save your changes.

DISASTER RECOVERY INFORMATION

The Disaster Recovery section displays information about your disaster recovery plans. We will not release this information to the public. We may use this information in the event of a disaster to 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

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.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the section on "Save and Certify" for additional information.

PROGRAMS AND SERVICES

The Programs and Services section displays various credit union programs and member services offered by the credit union.

Report or Edit Programs and Services

To initially report or to edit this section of the Profile. Click on the "Programs and Services" tab.

1. Click “Edit” at the bottom of the “Programs and Services” section.
2. Click “OK.”
3. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

Refer to the Help Tips within Credit Union Online or the Profile Form for specific instructions.

Add/Edit Diversity Policy/Program

1. Click the “Edit” button.
2. Select “Yes” or “No” from the dropdown menu.
3. Select applicable minority group(s) boxes that apply, if question answered as yes.
4. Click “Save and Certify Profile” to permanently save your changes.

PARTNERSHIP INFORMATION

Adding Partnerships

To add partnership information.

1. Click on the “Programs and Services” tab.
2. Click on one of the “Add…” buttons
3. Enter the relevant information.
4. Click “OK.”
5. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

Note: NCUA will not release this information to the public.

Editing/Deleting Partnerships

To edit/delete Partnership information:

1. Click on the “Programs and Services” tab.
2. Click on the Partnership you want to edit.
3. Click “Edit”, “Delete” or “Cancel.”
    - Edit - Enter the appropriate information and click “Save.”
    - Delete – The system will prompt you “Are you sure you want to delete this record?” Click “OK.”
    - Cancel – Click “Cancel” if you do not want to make any changes.
4. Click “Save and Certify Profile” to permanently save your changes.

MERGER REGISTRY

In this registry, you can express an interest for NCUA to consider you for credit union consolidations (either a merger or Purchase and Assumption partner) to expand your field of membership. You are not required to complete this information; however, by providing this information, NCUA staff may contact you about potential credit union consolidations. NCUA will not release this information to the public. Only users with the CU Administrator role can enter/edit this information.

Adding Merger Registry Information

1. Click on the Merger Partner Registry tab.
2. Answer “Yes” to the question about consideration for credit union consolidations.
3. Select a geographical area from the 4 options.
4. Click “OK.”
5. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

Editing Merger Registry Information

1. Click on the Merger Partner Registry button on the left navigation bar.
2. Click “Edit”
3. When done, click “OK.”
4. Click “Save and Certify Profile” to permanently save your changes. See the section on “Save and Certify” for additional information.

EXPANDED AUTHORITIES

This section is not editable by any credit union staff. When a CCU applies for and is approved, or has an existing authority to operate under an expanded authority revoked, ONES office staff update this section of the credit union’s profile. This information is not made publically available.

SAVE AND CERTIFY YOUR PROFILE

You must send your Profile to NCUA after all changes and at least once annually during the June call reporting period. Clicking “OK” after making changes on the edit screens of the Profile in Credit Union Online does not permanently save your Profile changes. If you navigate away from the Profile (i.e., to the Call Report), log out, or close your browser without clicking “Save and Certify,” you must re-enter all changes.

The “Save and Certify Profile” button is available in the upper right corner of the main screen. By clicking this button, you certify all changes made to the Profile are accurate and you are sending your changes to NCUA. Credit Union Online will then save your changes. You may make all necessary changes to different tabs of the Profile and then send your data to NCUA at one time.

Certifying the credit union’s Profile information:

1. Click on the “Save and Certify Profile” button. If there are any errors in the Profile, you must correct them to save and certify. You must also enter a comment on all warnings.
2. Enter the first and last name of the certifier.
3. Click “Certify.”

CERTIFICATION HELP TIPS

Annually Certification Rule: You must review and certify the information in the Profile at least annually and during call report cycles when information changes. Annual changes usually occur after the credit union's annual meeting when credit union board members change. Additionally, you should make interim changes to other reporting information more frequently and certify the Profile after each interim change.

Corporate Credit Union Online will prompt you to certify the Profile from the 5310 portion of the system at least once a year in the June reporting cycle. During this certification period, you will not be able to submit the 5310 Call Report until you certify your Profile is accurate and correct.

Error Messages During Certification: If you receive an error message while trying to certify the Profile, you must correct the error. To correct errors, you will go to the Profile and enter the missing or incorrect information. The majority of errors occur because you did not enter all required information into your Profile. The help tips for that section identify the required fields.

Technical Assistance: If you corrected all errors and cannot certify the Profile or encounter technical difficulties, contact ONES at 703.518.6640 or contact the OCIO Customer Technical Support at 1-800-827-3255.

COMPLETING THE 5310 CALL REPORT

Each operating insured corporate credit union must file with the NCUA a monthly Financial and Statistical Report. You will complete this requirement within Credit Union Online.

HELP TIPS

- A Call Report must be in "Pending" status to add or correct data.
- In the online system, all fields must have a value, even if that value is zero.
- Only enter decimal places when entering the "rate" fields of the Call Report.
- To view any errors, warnings, and historical warnings, click on the "Errors" or "Warnings/Historical Warnings" links at the top of the page. The errors and warnings refresh during data entry. As you enter your data, the number of errors and warnings should decrease.

STARTING AND ENTERING A CALL REPORT

On the first day of each Call Report cycle, all active corporate credit unions will have a "pending" Call Report for that cycle available. You **do not** need to "start" your Call Report. You 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 you import your data into Credit Union Online, see the section below on "Importing Data."

1. Click the "Call Reports" tab.
2. Click on the cycle date you want to view or edit. To edit a Call Report, it must be in pending status. If you want to view a Call Report where the cycle date is not available, you must view that Call Report as a PDF file. For these cycles, click on the "PDF" button. Note: You can only edit the most recent 16 cycles. If you need to edit a cycle prior to those available, contact your NCUA examiner or State Supervisory Authority.
3. Click on the page number you want to edit from the horizontal page navigation bar or the page number links in the Table of Contents. Enter the information. Follow the instructions provided for the 5310 Call Report when completing this information.
4. Click "Save" after entering information. NCUA recommends you save frequently to mitigate the risk of losing data in the event you lose your internet connection or the systems times you out.
    - <u>Page Numbers</u>: The horizontal page numbers are links to each page of the Call Report. A yellow or orange highlighting identifies pages of the Call Report that have errors.
5. After entering all information, click on the "Errors" or "Warnings/Historical Warnings" link at the top of the page. A results screen will open.

    - **Errors:** The errors tab displays a count and detailed explanation of any errors that triggered during data entry. The orange highlighting on the page navigation bar also identifies the page(s) that have errors. **<u>You cannot successfully submit until all errors are corrected.</u>**
      Note: In the online system, all cells must have a value, even if that value is zero.

    - **Warnings:** The warnings tab displays the count and detailed explanation of any warnings that triggered during data entry. Review the warning and provide any missing information. **<u>You must provide a comment for all warnings to submit your Call Report.</u>**

    - **Historical Warnings:** The historical warnings tab displays the count and detailed explanation of any historical warnings that triggered during data entry.
      The historical warnings compare the current cycle data to previous cycles and identify significant differences. You should use the historical warnings to identify any potential reporting errors in the current and previous cycles. You may provide a comment on historical warnings.

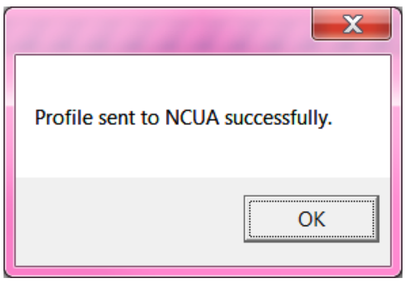
SUBMITTING A CALL REPORT

After entering all relevant data in each of the Call Report pages, correcting any errors, and comment on all warnings, then you must submit your Call Report. To submit the Call Report:

1. Click the "Call Reports" tab.
2. Click on the cycle date you want to submit. The Call Report must be in pending status and be error-free to submit.

3. Click on the “Submit” button. If the submit button is not activated, there are errors in your Call Report or you have not commented on all warnings.
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 5310 Call Report, the Submission Status changes from “Pending” to “Processing.”

You should receive a system messages stating you successfully submitted your call report. Once NCUA’s systems process the Call Report, the status changes to “Submitted” and the system emails the Call Report Contact(s) for your credit union the Corporate Financial Performance Report (CFPR).



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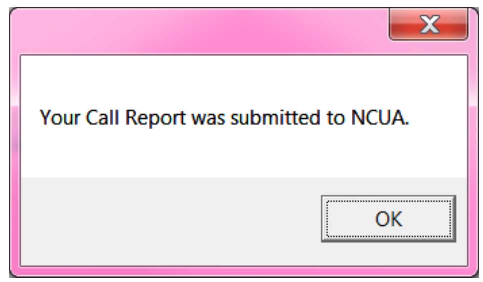

IDENTIFYING THE NEED TO CORRECT A SUBMITTED/VALIDATED CALL REPORTS

Federally insured credit unions must submit a corrected Call Report upon discovery or notification of a need for a change. You can make corrections to 24 Call Report cycles within the online system. If you need to correct a Call Report that is not editable in Corporate CU Online, contact your NCUA examiner. Follow the applicable process below to correct a Call Report your regulator has validated vs. a Call Report your regulator has not validated.

Note: If the status of the Call Report is “Under Review”, the regulator is reviewing the Call Report to validate it. You **cannot** make a Call Report correction while it is under review. Instead, you should contact your NCUA examiner to notify them you need to make a correction.

CALL REPORT NOT VALIDATED, STATUS IS “SUBMITTED”

Follow these steps to correct a Call Report your regulator has not validated and the Call Report shows being in a “Submitted” status.

1. Click the “Call Reports” tab.
2. Click on the cycle date of the relevant Call Report.
3. Click the “Unsubmit” button. **Note:** The Call Report status changes 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 you do not need to make any corrections after switching

the Call Report to pending status, you must click "Submit" again to change the Call Report status back to "Submitted." This will **not** delete any validated Call Reports.

5. Click on the "Submit" button.
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 SUBMITTED/VALIDATED CALL REPORTS

Follow these steps to correct a validated Call Report:

1. Click the "Call Reports" tab.
2. Click on the cycle date of the relevant Call Report.
3. Click on the "Correct" button. The Call Report status will change from "Validated" to "Pending." A Call Report must be in "Pending" status to correct it. You will also notice 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 your regulator validates the corrected Call Report, it will replace the previously validated Call Report.
4. Make any necessary corrections. If you determine you did not need to make any corrections after switching the Call Report to pending status, you must click "Delete" on the "View Call Reports" screen to remove the pending Call Report.
5. Click on the "Submit" button.
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."

IMPORTING DATA

NCUA provides a schema for vendors and credit unions to develop software to import Call Report data into the online system each cycle. NCUA posts this information on the Corporate CU Online webpage at www.NCUA.gov. You can import the XML file into the system for pending Call Reports only. Whenever you import data, 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, the system will only overwrite these accounts in the pending Call Report.

Additionally, the system permits you to correct a previously imported file with a new one. 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. The Call Report must be in pending status. See the instructions above "Correcting Submitted/Validated Call Reports" for details.

To import a XML data file:

1. Click the “Call Reports” tab.
2. Click on the cycle date you want to import the file.
3. Click on the “Import Data” button.
4. Browse for the file.
5. Click “Save.”

Note: Once you import a data file, check to ensure all data imported correctly. You are 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.

DOWNLOADING PROFILE AND CALL REPORT INFORMATION

You can download an XML file for your credit union containing all Profile data or all Call Report data for one cycle. You can view, save, or import the file into programs such as Microsoft Excel or Access. The following outlines how to download this data.

DOWNLOAD PROFILE DATA

1. Click the “Profile” tab.
2. On the Profile snapshot page, click the “XML” button next to the current Profile or cycle based snapshot. A window will open prompting you to open, save, or cancel.

DOWNLOAD CALL REPORT DATA

1. Click the “Call Report” tab.
2. Click the “XML” button next to the cycle date. A window will open prompting you to open, save, or cancel.

PRINTING THE PROFILE AND CALL REPORT

To print your call report or profile, follow the instructions below.

PRINT ENTIRE CALL REPORT AND PRINT TO PDF

1. Click the “Call Report” tab,
2. Click on the “PDF” button next to the cycle you would like to print. A window will open with the option to open, save, or print.

PRINT ENTIRE PROFILE

1. Click the “Profile” tab.
2. Click the “PDF” button next to the current Profile or a cycle based snapshot of the Profile. A window will open prompting you to open, save, or cancel.

PASSWORD AND COMPUTER SECURITY BEST PRACTICES

Below are some basic security tips for using the internet to input your call report and profile data. You are responsible for the security of your computer and your network.

PASSWORD HELP TIPS

1. Must be at least 8 characters but no more than 14 characters. The longer, the better, as long as you can remember it.
2. Can only include the following characters: ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz0123456789
3. 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 establish 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 INFORMATION

1. Keep your operating system and other software patched by using the auto-update feature included with most software programs. Do not use unsupported or expired operating systems such as Windows XP.
2. Use antivirus and antispyware software and it up to date. Activate the auto update feature of this software to ensure you receive updates and schedule regular scans to run. Check periodically to make sure the software is downloading and installing pattern file updates since many viruses attack the antivirus software first.
3. Use either a personal firewall or a hardware firewall device or ideally both. Make sure you activate any automatic update features. 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 email notices about critical updates from the vendor.
4. Configure your web browsers to have medium or higher security.
    a. In Internet Explorer this is can be done by:
        i. Select the Tools Menu.
        ii. Choose Internet Options.
        iii. Click on the Security Tab.
        iv. Move the slider bar to at least Medium.
        v. Click OK.
5. Pay attention to the warnings given to you by your internet browser. In Internet Explorer, a lock icon ( ) in the address bar will indicate that whether a site is transmitting information using encryption or not.
6. 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 the installation, deny the action.
7. 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 installed on your computer without actively downloading anything.
8. Do not open unsolicited emails. Delete them.
9. You will receive emails from NCUA when using CU Online. You may also receive system notifications and the NCUA Express email.
10. Do not click on links in email unless you are sure it is from a trusted source. Clicking on links in email is the primary method for computer virus, spyware, and malware infections. Some of which are so sophisticated they can take over your computer during and after hours.
11. Data should only be input on the NCUA CU Online website directly or uploaded directly.
12. Report suspicious email to your regulator. It may be a phishing attempt.
13. NCUA will not ask for specific member information such as account numbers, specific member account balances, etc. If asked to provide this information, contact your regulator.

QUESTIONS AND TECHNICAL SUPPORT

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