

Corporate Credit Union Profile

The following is a list of fields or positions from the SITE and CONTACT page that must be provided or completed in order for a Profile submission to be considered complete. Please be sure when providing profile information that you have provided this information or designated an individual for the positions listed.

<u>Page</u>	<u>Description</u>
Site	Disaster Recovery Location
Site	Location of Records
Site	Vital Records Location
Contact	Manager/CEO
Contact	Chief Financial Officer
Contact	Chief Risk Officer
Contact	Chairperson (board)
Contact	Vice-Chairperson (board)
Contact	Secretary (board)
Contact	Treasurer (board)
Contact	Board members (not previously listed)
Contact	Supervisory Committee Chair
Contact	Supervisory Committee Members (not previously listed)
Contact	Primary Emergency Contact (only one can be listed)
Contact	Primary Patriot Act Contact (only one can be listed)
Contact	Compliance Officer
Contact	Call Report Contact
Contact	Profile Contact
Contact	Secondary Emergency Contact (only one can be listed)
Contact	Secondary Patriot Act Contact (only one can be listed)

Corporate Credit Union Profile

Following is the required information for each Required Contact

- First and Last Name
- Job Title and/or Roles
- Employment Type
- Work E-mail Address
- Work Phone Number
- Credit Union Employer (for volunteers)
- Work Job Title (for volunteers)
- Home address, phone number, cell number, and e-mail address are optional

Other Mistakes to avoid

- Do not list home address as being the same as the corporate's address
- Not providing a current (within the last 15 months) annual meeting date
- Not providing a current NEV Model validation date
- Not providing a current disaster recovery test date
- Not providing a current financial statement audit date
- Not providing a fidelity bond provider

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 regulator to have this information updated.

Credit Union Information

Credit Union Information section shows general read-only information about the credit union. If any information is not accurate, please contact the NCUA ONES Office or respective State Supervisory Authority to have the information updated. Note – the credit union name and charter number is repeated on the initial page of all tabs.

Credit Union Information Editable Fields

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

1. Click on the “Edit” button at the bottom of the page.
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.” If you select “Corporate Credit Union,” please complete the Payment System Service Provider section on the IST page of the profile.
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. Research Statistics Supervision and Discount (RSSD) ID Number – This is a required field. The Board of Governors of the Federal Reserve System issues RSSD ID Numbers. You can confirm the credit union’s ID Number by going to the Federal Financial Institutions Examination Council’s (FFIEC’s) website.
6. Member of FHLB – Select which FHLB you are a member of and select the box if you have pledged collateral.
7. Pledged Collateral with FHLB - Select if you pledged collateral with the FHLB.

General Tab

8. 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.
9. FRB EBA Agent – Check the box if your credit union is an EBA agent and has EBA accounts.
10. Total Members with EBA Accounts – Put number of members with EBA accounts in the box.
11. When done, click “OK.”

*** Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Contact and Call Report Information

This section contains some read-only information about the credit union. The main office address and phone number of the credit union is displayed as well as the most recent Call Report information. This section also displays the email address of the credit union’s regulator.

The following sections can be updated by credit unions and do not have to be updated by your regulator:

- If the main office address and phone number is incorrect, change this information on the Sites tab.
- If the website URL is incorrect, it can be changed on the IS&T tab. Once changed there, it will automatically update the General tab.
- The Call Report section displays the data submitted in your most recent 5310 Call Report.

Profile Certification Information

The Certifications section displays the last date the credit union certified the accuracy of the profile data. For manual filers or credit unions that may have experienced intermittent technical difficulties, the NCUA or State Supervisory Authority (if applicable) will enter the certification information from the paper form.

Save and Certify Profile

If the user has made any changes to the profile or has not certified the profile for the year, this button will be available in the upper right corner. This command takes the user to the Profile Certification screen.

Credit unions must send their profile to NCUA after all changes and at least once per calendar year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

General Tab

By clicking the “Save and Certify” button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in Corporate CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Contacts

The contacts section displays 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.

Click on the name of the person to view details about the individual.

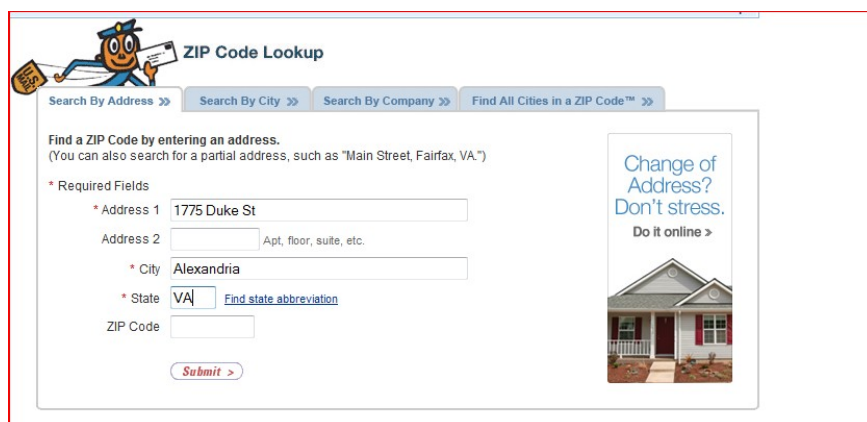
Vacant Officials

This section displays the official positions the user has not assigned to a person because they have not completely entered all contacts or this position is currently vacant. As the user adds their contacts and assigns these positions, these job titles will be removed from this list.

Address Verification

When entering an address, if the city, state, and zip code of the address do not match the US Postal Service, you will receive an error message. Users can also check their address(es) at the following website: <http://zip4.usps.com/>.

Type the address without the zip code.



The screenshot shows the 'ZIP Code Lookup' website. At the top, there is a cartoon postman character and the title 'ZIP Code Lookup'. Below the title are four search options: 'Search By Address >>', 'Search By City >>', 'Search By Company >>', and 'Find All Cities in a ZIP Code™ >>'. The 'Search By Address >>' option is selected. The main content area is titled 'Find a ZIP Code by entering an address. (You can also search for a partial address, such as "Main Street, Fairfax, VA.")'. Underneath, there are 'Required Fields' with input boxes: 'Address 1' (containing '1775 Duke St'), 'Address 2' (with a placeholder 'Apt, floor, suite, etc.'), 'City' (containing 'Alexandria'), 'State' (containing 'VA' and a link 'Find state abbreviation'), and 'ZIP Code'. A 'Submit >' button is at the bottom left. On the right side, there is a promotional box with the text 'Change of Address? Don't stress. Do it online >' and an image of a house.

Related Tasks Commands

Add Contact: To add a contact, click on the “Add Contact” link. The “Add Contact” screen will appear. Follow the instructions on this screen to add a contact. Please note: It is mandatory for the credit union to enter information for some contacts.

Save and Certify Profile: If the user has made any changes to the profile or has not certified the profile for the year, this button will be available in the upper right corner. This command takes the user to the Profile Certification screen.

Corporate credit unions must send their profile to NCUA after all changes and at least once per calendar year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

By clicking the “Save and Certify” button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in Corporate CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Once a user has successfully certified the profile, the date will appear under the “Last Certification Date” on the profile snapshots page. Users will not be able to submit their Call Report unless the profile certification is current.

Contacts

View/Edit Contacts

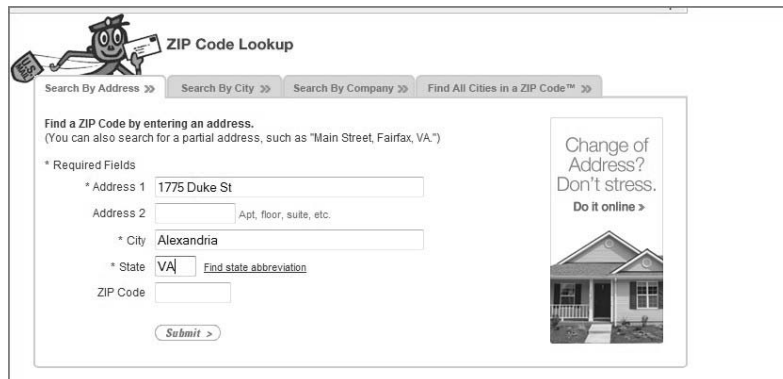
This page allows the user to view information about an individual employed by or associated with the corporate credit union. If the user has privileges to change information, the “Edit” and “Delete” links will be available at the bottom of the View screen. If the user clicks “Delete,” they will be asked “Are you sure you want to delete this record?” The user must select “OK” to remove the contact.

If the user clicks “Cancel,” they will return to the main Contacts page.

Address Verification

When entering an address, if the city, state, and zip code of the address do not match the US Postal Service, you will receive an error message. Users can also check their address(es) at the following website: <http://zip4.usps.com/>.

Type the address without the zip code.



The screenshot shows the 'ZIP Code Lookup' website. At the top, there is a cartoon character holding a mail envelope. Below it, there are four search options: 'Search By Address >>', 'Search By City >>', 'Search By Company >>', and 'Find All Cities in a ZIP Code™ >>'. The 'Search By Address >>' option is selected. The main content area has the heading 'Find a ZIP Code by entering an address.' followed by a sub-heading '(You can also search for a partial address, such as "Main Street, Fairfax, VA.")'. Underneath, there are several input fields: '* Required Fields', '* Address 1' (with '1775 Duke St' entered), 'Address 2' (with a placeholder 'Apt, floor, suite, etc.'), '* City' (with 'Alexandria' entered), '* State' (with 'VA' entered and a link 'Find state abbreviation'), and 'ZIP Code'. A 'Submit >' button is at the bottom left. On the right side, there is a small advertisement for 'Change of Address? Don't stress. Do it online >' with an image of a house.

Add/Edit Contacts

This webpage is where a user can add/edit information about 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.

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)

Edit Contacts

- 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.

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 available to the public. Only the first and last name of the person and their position will be available from www.NCUA.gov. Other job titles, contact roles, and information about the individual will not be made publically available.

Contacts Help Tips

Error Handling: 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 at the top of the screen. This error message may occur as the user is entering data or when they click the "OK" button. If there is an error on the page, the "OK" button will be grayed out and unavailable. When correcting fields, the user must click off the field that is being edited for the error message to go away. Once the field(s) with errors have been corrected, the "OK" button will be available again. The contact will not save unless all errors have been corrected.

Save and Certify Profile: If the user has made any changes to the profile or has not certified the profile for the year, this button will be available in the upper right corner. This command takes the user to the Profile Certification screen.

Corporate credit unions must send their profile to NCUA after all changes and at least yearly (by June 30). By clicking "OK" after changes are made on the edit screens of the profile, the user's profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

By clicking the "Save and Certify" button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in Corporate CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Contacts Fields

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

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

Edit Contacts

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 * This section will apply to Third and Fourth Patriot Act Contacts when provided.	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. Updates to the Patriot Act 314(a) point of contact are provided to FinCEN on a bi-weekly basis. Depending upon when the updates were made, it could take up to three weeks for the changes to take effect. If you have any questions, contact your NCUA district examiner or respective State Supervisory Authority.
Call Report Contact	Provide an e-mail address for the person who will receive the abbreviated Financial Performance Report (FPR) after the 5310 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.

Edit Contacts

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 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

Edit Contacts

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
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 5310 Call Report. This person will also be e-mailed the abbreviated FPR after the 5310 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 * This section will apply to Third and Fourth Patriot Act Contacts when provided.	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	Yes

Edit Contacts

	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. Updates to the Patriot Act 314(a) point of contact are provided to FinCEN on a bi-weekly basis. Depending upon when the updates were made, it could take up to three weeks for the changes to take effect. If you have any questions, contact your NCUA district examiner or respective State Supervisory Authority.	
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.

Edit Contacts

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 City, State, and Zip Code match the US Postal Service. If these fields do not match, the user will receive an error message.

When done, click "OK."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Sites

The Sites section is where the credit union will input the addresses for their main office, branches, disaster recovery location, vital records center, etc. The Main Site page displays the list of sites for the credit union. Click on the site to display specific details.

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

Click the “Add Site” button to add a site or click on the name of the site to edit/review existing information.

Address Verification

When entering an address, if the street address, city, state, and zip code of the address do not match the US Postal Service (USPS) database, you will receive an error message. In most cases, these are minor grammatical errors or the entry does not match the USPS formatting. NCUA diligently worked to make these error messages as descriptive as possible for you to easily identify the address(es) you need to correct. Credit unions can check their addresses on the USPS website at www.USPS.com under their “Look Up A Zip Code” application. Once you enter the address, the system will return the USPS formatting.

If the USPS does not recognize an address, you can click the “Is Valid Address” box. Once you click “OK” and “Save and Certify” your Profile, the system will permanently save your information. If you have multiple addresses that failed the verification process, you must repeat this process for each one. You will not be required to repeat this step when you update Credit Union Online in the future.

Please contact OCIO Customer Technical Support at servicedesk@NCUA.gov or (800) 827-3255 for assistance.

Sites

The sites section is where the corporate credit union will input the addresses for their main office, other offices, disaster recovery location, vital records center, etc. The Main Site page displays the list of sites for the credit union. Click on the site to display specific details.

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 corporate 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 corporate credit union must identify a corporate office and all other offices.

- Corporate Office – This is the main office of the credit union.
- Other Offices, 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 released to the public on NCUA’s website. If the site type is a corporate or other office and the operational status is normal, the address and phone number will be released to the public.

Address Verification

When entering an address, if the street address, city, state, and zip code of the address do not match the US Postal Service (USPS) database, you will receive an error message. In most cases, these are minor grammatical errors or the entry does not match the USPS formatting. NCUA diligently worked to make these error messages as descriptive as possible for you to easily identify the address(es) you need to correct. Credit unions can check their addresses on the USPS website at www.USPS.com under their “Look Up A Zip Code” application. Once you enter the address, the system will return the USPS formatting.

If the USPS does not recognize an address, you can click the “Is Valid Address” box. Once you click “OK” and “Save and Certify” your Profile, the system will permanently save your information. If you have multiple addresses that failed the verification process, you must repeat this process for each one. You will not be required to repeat this step when you update Credit Union Online in the future.

Please contact OCIO Customer Technical Support at servicedesk@ncua.gov or (800) 827-3255 for assistance.

Sites

Save and Certify Profile

If the user has made any changes to the profile or has not certified the profile in the last year, this button will be available in the upper right corner. This command takes the user to the Profile Certification screen.

Credit unions must send their profile to NCUA after all changes and at least once every year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

By clicking the “Save and Certify” button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in Corporate CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Adding a Site

Follow these steps to add a site. **Note:** When adding a site, 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.”
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 at the top of the screen. This error message may occur as the user is entering data or when they click the “OK” button. If there is an error on the page, the “OK” button will be grayed out and unavailable. When correcting fields, the user must click off the field that is being edited for the error message to go away. Once the field(s) with errors have been corrected, the “OK” button will be available again. 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.

Sites

Site Type: Select one of the options from the dropdown list. The Corporate Office (main office) and any other 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
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. A P.O. Box is not considered an adequate Vital Records Center location.	Yes

Sites

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 not considered an adequate evacuation site.	No
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
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 “OK,” 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, and Country. 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

Sites

address, City, State, and Zip Code match the US Postal Service database. If these 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. Box Number, City, State, Zip Code, and Country. 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 “OK.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

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 to be edited.
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. ***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Information System and Technology (IS&T)

The IS&T section displays information regarding the corporate credit union's information systems and technology. This tab also includes information on data processing conversions completed by the credit union and Payment System services.

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. **Credit unions should always add the updated date, not delete or edit previous dates, unless they are incorrect.** The system will display the last five entries.

1. Click on the "IS&T" tab.
2. Click "Add Data Conversion" under the Data Processing Conversions section.

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 "OK."

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."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

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.

1. Click on the "IS&T" tab.
2. Click on the date you want to edit or delete.
3. Click "Edit", "Delete" or "Cancel."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

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.
2. Click "Edit" at the bottom of the "IS&T Information" section.
3. Enter/edit the relevant information in the drop down boxes.

Information System and Technology (IS&T)

BSA and OFAC

This section is to provide the corporate credit union's software used for BSA and OFAC monitoring.

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once every calendar year (June 30). By clicking "OK" after changes are made on the edit screens of the profile, the user's profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Regulatory Information

Annual Meetings - This section displays historical dates related to the credit union's annual meetings. Enter the annual meeting dates. Note: User cannot put a future date in this field. Enter the relevant information from the add screen.

Financial Statement Audits

This section displays historical audit dates, types of audits, and the names of the audit firm or auditor. For each audit the data 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 704.15 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.
- **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 year-end Call Report, with a concentration in high risk areas.

Name of the Audit Firm or Auditor: Provide the name of the auditor, if individual, or audit firm that performed the last financial statement audit. NCUA will not release this information to the public.

Regulatory Information

BSA Independent Test

This section displays historical dates related to the credit union's Bank Secrecy Act (BSA) Independent Testing. Enter the most recent BSA independent test dates. Note: User cannot put a future date in this field. Enter the relevant information from the add screen.

Supervisory Committee Contact Information: Please provide the mailing address, City, State, Zip Code and an optional email for Supervisory Committee correspondence.

Fidelity Bond Provider

This section displays the name of the credit union's fidelity bond provider and the amount of single loss coverage. Click on the name of the provider to edit this information. 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 the ONES Office.

Disaster Recovery Information

The Disaster Recovery section displays information about the credit union's disaster recovery plans. 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.

Regulatory 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.

Disaster Recovery Test

The Disaster Recovery Tests section displays the history of disaster recovery test dates and the method(s) used to test. 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.

Method(s) Used: 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 can be completed by performing one or more of the below four methods listed below. Please select the method(s) used to test disaster recovery:

- **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.

Regulatory Information

- **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.

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>.

Independent Risk Management Expert

This section displays the corporate credit union's independent ERM expert's name, affiliation, and organization. Enter the relevant information from the add screen.

Part 748 Certification

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. Compliance with this regulation is documented within the online system.

Follow these steps to certify security compliance:

1. After ensuring compliance with Part 748 of NCUA Rules and Regulations, click the "Add Certify Part 748" button to certify compliance.
2. Enter the first name, last name, and title of the certifier.
3. Click "Certify."

NEV Model Validation

This section displays historical dates related to the credit union's NEV model validation. Enter the most recent NEV validation dates. Note: User cannot put a future date in this field. Enter the relevant information from the add screen.

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Regulatory Information

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Corporate credit unions must send their profile to NCUA after all changes and at least once every nine months. By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Annual Meeting Information

Annual Meetings - This section displays the history of annual meeting dates. Enter the date the annual meeting was conducted. The user cannot put a future date in this field. Note: Corporate Credit unions can add multiple dates. The system will display all dates entered by the credit union.

Credit unions should always add the most recent date, not delete or edit previous dates, unless they are incorrect. The system will display the last five entries.

The User must click the OK button before leaving the Add screen. Once the date is added, it will appear on the main Regulatory page.

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Edit/Delete Annual Meeting 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."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once per year. By clicking "OK" after changes are made on the edit screens of the profile, the user's profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Financial Statement Audit Information

The Regulatory section of the profile displays the credit union's regulatory requirements. The system will display all dates entered by the credit union.

Add Audit Information

Follow these steps to add audit information. **Credit unions should always add the updated date, not delete or edit previous dates, unless they are incorrect. The system will display the last five entries.**

1. Click on the "Regulatory" tab.
2. Click on the "Add Audit" button.
3. Enter the relevant information.
4. Click "OK" when done.

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Edit/Delete Audit 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."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Financial Statement Audits

This section displays historical audit dates, types of audits, and the names of the audit firm or auditor. 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 Information

- **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.

Name of the Audit Firm or Auditor: Provide the name of the auditor, if individual, or audit firm that performed the last financial statement audit. If the Supervisory Committee performed the audit, please report “Supervisory Committee” in this field. NCUA will not release this information to the public.

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once per year. By clicking “OK” after changes are made on the edit screens of the

Financial Statement Audit Information

profile, the user's profile changes are not permanently saved in Corproate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Bank Secrecy

Bank Secrecy – This section will display the historical information related to Bank Secrecy Independent Testing. Please enter the BSA independent test date. The user cannot put a future date in this field.

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

Fidelity Bond Provider

Adding Fidelity Bond Provider Information

1. Click on the “Regulatory” tab.
2. Click on the “Add” button.
3. Enter the relevant information.

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 outlined in NCUA Rules and Regulations.

4. When done, click “OK.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Editing/Deleting Fidelity Bond Information

Follow these steps to edit/delete regulatory information:

1. Click on the “Regulatory” tab.
2. Click on the Fidelity Bond Name.
3. Click “Edit” or “Delete” or “Cancel.”
 - Edit - Enter the appropriate information and click “OK.”
 - 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.

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Save and Certify Profile: This command takes the user to the Profile Certification screen.

Credit unions must send their profile to NCUA after all changes and at least once per year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are

Fidelity Bond Provider

not permanently saved in CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

By clicking the “Save and Certify” button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Disaster Recovery Test

The Disaster Recovery Tests section displays the history of disaster recovery test dates and the method(s) used to test. 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.

Method(s) Used: 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 can be completed by performing one or more of the four methods listed below. Please select the method(s) used to test disaster recovery:

- **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.

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 "OK."

Adding Disaster Recovery Test Information

Credit unions can add multiple dates. **Credit unions should always add the updated date, not delete or edit previous dates, unless they are incorrect.** The system will display the last five entries.

1. Click on the "Regulatory" tab.
2. Click on the "Add Disaster Recovery Test" button
3. Enter the relevant information.
4. When done, click "OK."

***Don't forget to click "Save and Certify Profile" to permanently save your changes.**

Disaster Recovery Test

Editing/Deleting Disaster Recovery Test 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.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Corporate Credit unions must send their profile to NCUA after all changes and at least once per year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Independent Risk Management

First Name: Enter the first name of the user.

Last Name: Enter the last name of the user.

Affiliation: Use the drop down box to select an affiliation type

Certify Part 748

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. Compliance with this regulation is documented within the online system. **Credit unions should always certify compliance, not delete or edit previous dates, unless they are incorrect. The system will display the last five entries.**

Follow these steps to certify security compliance:

1. After ensuring compliance with Part 748 of NCUA Rules and Regulations, click the “Add Certify Part 748” button to certify compliance.
2. Enter the first name, last name, and title of the certifier.
3. Click “Certify.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

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.

Edit/Delete Part 748 Information

Users can edit or delete incorrect dates in the system. You should **not** edit the existing certification 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.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Save and Certify Profile: This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once per year. By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

Net Economic Value

Date: Enter the effective date of NEV model validation.

Validator: Enter the name of the firm that completed the validation of the NEV model.

Credit Union Users

This page shows the users the credit union administrator(s) have authorized to use the online system. Click on the name of the person to edit user information. If the user has privileges to add users, the “Add User” button will be available. This information is confidential and will not be released to the public.

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 5310 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 5310 Call Report

- **Credit Union Basic:** This role is the most restrictive. These users have view only permissions within CU Online and cannot edit Call Report or profile information. They can update their personal information on the “My Account” tab.

Add a User

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 should be assigned the proper user role based on the descriptions above.

- a. Login to the online system

- b. Click on the “Current Profile” link on the Profile Snapshot page.

- c. Within your credit union’s profile, click on the “Users” tab.

Credit Union Users

- d. Click "Add User".
- e. Complete all fields. When done, click "OK."

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.

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
- Credit Union Basic

- f. 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 CU Online.
2. Click on the "Current Profile" link on the Profile Snapshot page.
3. Click on the "Users" tab.
4. Click on the name of the user you want to edit.

Credit Union Users

5. To edit the first name, last name, email address, or role, click the “Edit” button. Click the applicable button to reset a password 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 button is available once the user’s email address has been verified.
 - 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.
 - 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. To unlock an account, click the “Edit button.” Change the “Status” field from LOCKED to ACTIVE. Click OK when done. Administrators may need to “unlock” a user and reset their password if the user cannot remember their original password.

Deleting Users

Credit Union 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 name of the user you want to edit.
3. Click “Delete.” When asked are you sure you want to delete this user, click “OK.”

Products and Services

The Products and Services section displays various credit union programs and member services. Select the products and services offered by the corporate credit union.

From the drop down box, select the appropriate answer for the Minority Depository Institution question. If you qualify as a Minority Depository Institution, please the applicable groups that apply.

Partnership Information

The Partnership section is optional and place where credit unions can identify partnerships they have with other federally insured credit unions. Note: This information is optional and will not be released to the public:

Adding a Partnership

1. Click on the “Partnerships” link.
2. Click on the “Add Partnership” button.
3. Enter the relevant information.
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. When done, click “OK”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Editing/Deleting Partnerships

1. Click on the “Partnerships” link
2. Click on the name of the Partnership to be edited.
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 “OK.”

***Don’t forget to click “Save and Certify Profile” to permanently save your changes.**

Partnership Information

Save and Certify Profile: This command takes the user to the Profile Certification screen.

Corporate credit unions must send their profile to NCUA after all changes and at least once every year (by June 30). By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in Corporate CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered.

By clicking the “Save and Certify” button, all changes made to the profile will be certified for accuracy and sent to NCUA and saved permanently in Corporate CU Online. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.

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Merger Registry

Complete the initial yes/no question regarding your interest in merger opportunities.

If your corporate credit union is interest in possible merger opportunities, please complete the questions on this page.

Expanded Authorities

Informational only. No input needed. Changes are made NCUA.

Credit Union Users

This page shows the users the credit union administrator(s) have authorized to use the online system. Click on the name of the person to view and edit user information.

If the user has privileges to add users, the “Add User” button will be available. This information is confidential and will not be released to the public.

Add a User

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 should be assigned the proper user role based on the descriptions above.

- a. Login to the online system
- b. Click on the “Current Profile” link on the Profile Snapshot page.
- c. Within your credit union’s profile, click on the “Users” tab.
- d. Click “Add User”.
- e. Complete all fields. When done, click “OK.”

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.

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

Credit Union Users

- Credit Union Basic

- f. 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 CU Online.
2. Click on the "Current Profile" link on the Profile Snapshot page.
3. Click on the "Users" tab.
4. Click on the name of the user you want to edit.
5. To edit the first name, last name, email address, or role, click the "Edit" button. Click the applicable button to reset a password 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 button is available once the user's email address has been verified.
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 - **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. To unlock an account, click the "Edit button." Change the "Status" field from LOCKED to ACTIVE. Click OK when done. Administrators may need to "unlock" a user and reset their password if the user cannot remember their original password.

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1. Click on the "Users" Tab

Credit Union Users

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."