

## 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.

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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.**

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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.

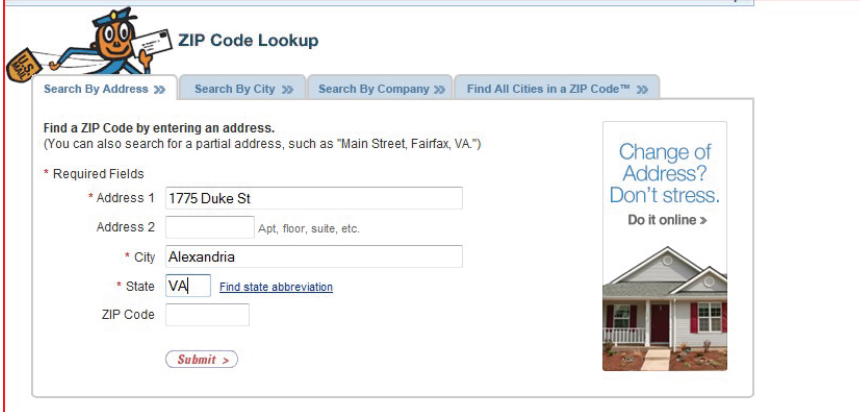
### Vacant Officials

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." and includes a sub-note: "(You can also search for a partial address, such as 'Main Street, Fairfax, VA.')."

Under "Required Fields", there are several input fields:

- \* Address 1: 1775 Duke St
- Address 2: (empty) with a small text "Apt, floor, suite, etc." below it.
- \* City: Alexandria
- \* State: VA with a link "Find state abbreviation" next to it.
- ZIP Code: (empty)

At the bottom left of the form is a "Submit >" button. On the right side of the form, 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.

## 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](http://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](mailto:servicedesk@NCUA.gov) or (800) 827-3255 for assistance.

## 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.

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### **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.

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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.

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- **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.

## 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.

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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.