NATIONAL CREDIT UNION ADMINISTRATION

CREDIT UNION ONLINE:

CREDIT UNION PROFILE

AND

5300 CALL REPORT

USER'S GUIDE

Natural Person Credit Unions

REVISION 5

October 2019

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Introduction

Credit Union Online, or CUOnline, is a web-based system NCUA uses to collect and disseminate credit union data. CUOnline includes the credit union Profile and 5300 Call Report. NCUA requires all active credit unions to submit their data through CUOnline.

This document provides guidance, data entry help tips, and webpage navigation illustrations for CUOnline.

Accessing CUOnline

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

Email Notifications

CUOnline generates the following email notifications:

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

NCUA sends these email notifications from **SysEWeb@NCUA.gov** or from **sys5300@ncua.gov**. If you do not receive these email notifications, one of the following problems may exist:

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

Usernames and Passwords

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

If you do not have a username and password for CUOnline, please contact your Administrator to see if they established your user account or call OneStop, the NCUA IT Service Desk, at 1-800-827-3255.

To change your password, follow the instructions listed under the *My Account* section of this guide.

My Account

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

Changing Your Password

1. Click on the "My Account" tab.
2. Click the "Change Password" button.
3. Enter your old password.
4. Enter your new password. The password must be 8 characters long with at least one upper case letter, one lower case letter, and one number. This field is case sensitive.
5. Confirm your new password.
6. Click "Save."

CUOnline User Roles

All users of CUOnline must be registered and assigned one of the following user roles:

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

  CUOnline Administrator's role includes the ability to:

  - Add, edit, and delete users
  - Reset passwords and unlock user accounts
  - Resend account verification emails for users
  - Change their personal information on the "My Account" tab
  - Input and change Profile data
  - Certify the Profile for accuracy and submit to NCUA
  - Input and submit a 5300 Call Report, including Call Report corrections

- CUOnline User: This role is more limited than the Administrator role. A credit union may or may not have any users with this role.

  A CUOnline User's role includes the ability to:

- Change their personal information on the "My Account" tab
- Input and change Profile data
- Certify the Profile for accuracy and submit to NCUA
- Input and submit a 5300 Call Report, including Call Report corrections

- CUOnline Basic: These users have "view only" permissions within CUOnline and cannot edit Call Report or Profile information; however, they can update their personal information on the "My Account" tab.

CUOnline Administrator Responsibilities

Add CUOnline User's Accounts

Credit Union Administrators must register all the credit union users they want to access CUOnline. To add a CUOnline User, please complete the following steps:

a. Log in to CUOnline
b. Within your credit union's Profile, click on the "Users" tab
c. Next, click on the "Add User" button
d. Complete the following data entry fields:

Username: Enter a username. Every user must have a unique username. This field is not case sensitive and can include letters, numbers, and the underscore ("_");

First Name: Enter the user's first name;

Last Name: Enter the user's last name;

Password: Enter a password for the user. The password must be 8 characters long with at least one upper case letter, one lower case letter, and one number. User's may change their password at any time by going to the "My Account" tab.

Note
Passwords are case sensitive.

Confirm Password: Re-type the password for the user. This field is case sensitive.

Email: Enter a valid email address for the user. We do not require a credit union related email address. Also, 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 *CUOnline User Roles* section for specific details about each role.

- Credit Union Administrator
- Credit Union User
- Credit Union Basic

e. When done, click ok

f. NCUA will send an email verifying the email address. Each user **must** click the link on the email message to finalize registration and gain access to the system. Users who do not follow this last step cannot gain access to the system.

Note

The number of CUOnline user roles an Administrator can assign is unlimited.

Edit CUOnline User's Accounts

To edit a user's account:

1. Log in to CUOnline
2. Within your credit union's Profile, click on the "Users" Tab
3. Click the user's name you want to edit.
4. Click the "Edit" button to edit the first name, last name, email address, or role.

Delete CUOnline User's Account

To remove a user's account:

1. Within your credit union's Profile, click the "Users" tab.
2. Click on the name of the user you want to delete.
3. Click "Delete."
4. When asked are you sure you want to delete this user, click "OK."

Reset Passwords, Unlock Accounts, or Resend Account Verification Email

To reset passwords, unlock accounts, or resend email account verifications:

- Reset Password: Clicking "Reset Password" emails a new password to the user's email account.

  Note

  Resetting a password will not unlock a user's account. If a user locks themselves out and cannot remember their password, the account must be unlocked first and then their password can be reset. The Reset Password button will be available once the user's email address has been verified.

- Unlock Account: If a CUOnline user is locked out or cannot remember their password, they will contact you for assistance. The user will use the same username and password. To unlock an account, click "Edit" and change the Status field from LOCKED to ACTIVE. Click OK.
- Resend Verification: Clicking "Resend Verification" resends the verification email to a user who deleted or did not receive the initial email. CUOnline will send a verification

email to users when an Administrator adds them or when a user changes their email address.

Note

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

Profile Snapshot

When you submit your initial Call Report for a cycle, NCUA's CUOnline takes a snapshot of your credit union's Profile, as of that date and time.

You can view this snapshot on the Profile snapshot page as a PDF or XML file. If you have a call report correction for a cycle, the snapshot will not change. To view your snapshot page:

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

Adding and Editing Profile Data

Please reference NCUA Form 4501A Profile - Instructions or the Help Tips within CUOnline for specific reporting instructions. Add or edit Profile data on the following tabs:

General Tab

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

1. Users can update two items, which are in the read-only section of the General tab, on other tabs of the Profile:
    - Edit the main office address or phone number on the Sites tab.
    - Edit the website address on the IS&T tab.
2. The Call Report Info section displays some of the data submitted in your most recent 5300 Call Report.

Steps to update the editable fields under General Credit Union Information:

1. Click on the "Edit" button on the bottom left
2. Edit the required information and click "OK."
3. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Contacts

The Contacts section displays the first name, last name, role, and job title of individuals employed by or associated with the credit union. You must enter all members of the Board of Directors, Credit Committee, and Supervisory Committee, if applicable, into this section of the Profile.

You will assign each contact a Job Title and a Role. Listed below are the mandatory Job Titles and Roles you must report for your credit union. Identify the Job Title(s) and Role(s) for each individual when adding contacts to the CUOnline 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)
- Two 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 you identify a Credit Committee Chairperson, you must also identify Credit Committee Members

Role

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

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

Public Display of Names of Board of Directors

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

Adding Contacts

To add a Contact:

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

Note

All information must be complete and error-free to save a contact. Errors will be noted in red at the top of the Contact Information page.

Editing/Deleting Contacts

Follow these steps to edit/delete a Contact:

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

Sites

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

Site Type

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

- Corporate Office – This is the main office of the credit union.
- Branches, if applicable – This is a location separate from the corporate office location.

Site Function

Identify a site for each of the mandatory site functions.

- Location of Records
- Disaster Recovery Location
- Vital Records Center

Public Display of Sites

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

Adding a Site

To add a site:

1. Click on the "Sites" tab.
2. Click the "Add Site" button.
3. Enter the required fields including the Site Name, Operational Status, Site Type, Site Function(s), and Address, as appropriate. Depending on the Site Type and Site Function, the system may require additional information. If you do not enter all mandatory information, you will receive an error message when you click "OK".

Note

When adding a site, you must complete all required fields for the site to save. Errors will be noted in red at the top of the page. CUOnline checks the formatting of the addresses provided against the United States Postal Service address verification service. You will have to accept the address as formatted by the USPS for the Profile to upload. The Site will not save unless you correct all errors.

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

Editing or Deleting a Site

Follow these steps to edit or delete a Site:

1. Click on the "Sites" tab.
2. Click on the name of the site you want to edit.
3. Click "Edit", "Delete", or "Cancel."

- Edit - Enter the appropriate information and click "OK."
- Delete – The system will prompt you "Are you sure you want to delete this record?" Click "OK."
- Cancel – Click "Cancel" if you do not want to make any changes.

4. Click "Save and Certify Profile" to permanently save your changes.

Information Systems & Technology (IS&T)

The IS&T section displays information about the credit union's information systems and technology. This tab also includes information on payment system service providers and data processing conversions completed by the credit union.

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. CUOnline displays all previously entered dates.

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

Editing/Deleting 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."
4. Click "Save and Certify Profile" to permanently save your changes.

Adding a Payment System Service Provider

If you use a corporate credit union(s) for payment system services, follow these steps to add a Payment System Service Provider and answer the following questions, as applicable.

Note

Credit unions can add multiple providers. CUOnline displays all providers entered by the credit union.

1. Click on the "IS&T" tab.
2. Click "Add Payment System Service Provider." Answer the questions, as applicable.
3. Click "OK"

4. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Editing/Deleting Payment System Service Providers

Follow these steps to edit/delete a payment system service provider.

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

Adding and Editing IS&T Information

Follow these steps to enter or edit IS&T information in the Profile:

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

Regulatory

The Regulatory section of the Profile displays information on numerous items, some of which are required by regulation (marked with an asterisk below) including:

Annual Meetings*	Part 748 certifications*
Financial Statement Audits*	Section 701.4 Certifications*
Bank Secrecy Act independent tests*	Fidelity bond provider
Member account verifications*	Diversity Programs
Supervisory Committee contact information	Trade Names*
Disaster Recovery Tests*	Disaster Recovery Information

CUOnline displays all previously entered dates.

Adding Regulatory Information

Follow these steps to add regulatory information:

1. Click on the "Regulatory" tab.
2. Click the "Add…" button for the item to be added.
3. Enter the relevant information. See guidance for some specific sections below.
4. When done, click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Part 748 Certification (Federally Insured Credit Unions Only)

NCUA Rules and Regulations Part 748 requires each federally insured credit union to develop a written security program and to file an annual statement certifying its compliance with this requirement. You will document your compliance with this regulation within CUOnline.

Follow these steps to certify security compliance:

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

Section 701.4 Certification (Federal Credit Unions Only)

NCUA Rules and Regulations §701.4 requires each federally chartered credit union to have policies to make available the appropriate training to enhance the financial knowledge of Directors, commensurate with the size and complexity of the credit union. You will document your compliance with this regulation within CUOnline.

Follow these steps to certify compliance:

1. Click the "Add Certify Part 701.4" button.
2. Enter the first name, last name, and title of the certifier.
3. Click "Certify."
4. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Fidelity Bond Information

1. Click the "Add Fidelity Bond" button.
2. Use the drop down menu to select the name of your fidelity bond provider.
3. Enter the Coverage Amount.

4. Click "OK"
5. Click "Save and Certify Profile" to permanently save your changes.

Diversity Programs

1. Click the "Edit" button at the bottom of the screen.
2. Select "Yes" or "No" from the Diversity Program question drop down.
3. Click the "Add EEO-1 Report Date" button, if necessary.
4. Enter the relevant information.
5. When done, click "OK."
6. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Disaster Recovery Information

The Disaster Recovery section displays information about your disaster recovery plans. NCUA will not release this information to the public. We may use this information in the event of a disaster to provide assistance and/or partner credit unions. Indicating a willingness to assist does not constitute an obligation on the part of the credit union.

Follow these steps to <u>initially report</u> or to <u>edit</u> disaster recovery information:

1. Click on the "Regulatory" tab.
2. Click "Edit" at the bottom of the "Disaster Recovery Information" section.
3. Enter the disaster recovery information.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Edit Incorrect Dates

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

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

Edit Fidelity Bond Information

1. Click on the name of the Fidelity Bond Provider.
2. Click "Edit", "Delete" or "Cancel."
   - Edit - Enter the appropriate information and click "OK."
   - Delete – The system will prompt you to answer this question "Are you sure you want to delete this record?" Click "OK."

3. Cancel – Click "Cancel" if you do not want to save any changes.
4. Click "Save and Certify Your Profile" to permanently save your changes.

Programs and Services

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

Report or Edit Programs and Services

Follow these steps to initially report or to edit this section of the Profile. Refer to the Help Tips within CUOnline or the Profile Instructions for specific information.

1. Click on the "Programs and Services" tab.
2. Click "Edit" at the bottom of the Programs and Services section.
3. Add or edit information.
4. Click "OK."
5. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Grant and Partnerships

Adding Grants or Partnerships

NCUA will not release this information to the public. To add grant and partnership information:

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

Editing or Deleting Grants and Partnerships

To edit or delete Grants and Partnership information:

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

Merger Partner Registry

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

Adding Merger Registry Information

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

Editing Merger Registry Information

1. Click on the Merger Registry tab.
2. Click "Edit"
3. Enter relevant information, click "OK."
4. Click "Save and Certify Profile" to permanently save your changes. See the *Save and Certify Your Profile* section for additional information.

Save and Certify Your Profile

Note

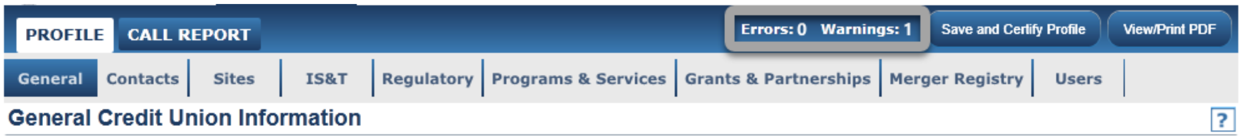
If you navigate away from the Profile (i.e., to the Call Report), log out, or close your browser without clicking "Save and Certify Profile," your changes will be lost.

You must send your Profile to NCUA after all changes and at least once per quarter. **Clicking "OK" after making changes on the edit screens of the Profile in CUOnline does not permanently save your Profile changes; you must click the "Save and Certify Profile" to save and submit the changes.**

The "Save and Certify Profile" button is in the upper right corner of the main screen. By clicking this button, you certify all changes made to the Profile are accurate and send your changes to NCUA. CUOnline will then save your changes. You may make all necessary changes to different tabs of the Profile and then send your data to NCUA at one time; however, your changes will not be saved until you click "Save and Certify Profile".

Follow these steps to certify the credit union's Profile information:

1. Correct errors in the Profile, if any, and comment on all Warnings.



2. Click on the "Save and Certify Profile" button.
3. Enter the first and last name of the certifier.
4. Click "Certify."

For a credit union experiencing intermittent technical difficulties, the NCUA examiner or State Supervisory Authority, if applicable, may enter the certification information from the paper form.

Certification Help Tips

Quarterly Certification Rule: You must review and certify the information in the Profile at least quarterly during the 5300 Call Report cycle and ensure the information is accurate. You may certify the Profile more frequently. CUOnline will prompt you to certify the Profile from the 5300 portion of the system and you will not be able to submit the 5300 Call Report until you certify your Profile.

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

Technical Assistance: If you corrected all errors and cannot certify the Profile or encounter technical difficulties, contact OneStop, the NCUA IT Service Desk, at 1-800-827-3255.

5300 Call Report

Each operating insured credit union must file with the NCUA a quarterly Financial and Statistical Report. You will complete this requirement within CUOnline.

Help Tips

- A Call Report must be in *Pending* status to add or correct data.
- In CUOnline, all fields must have a value, even if that value is zero.
- Only enter decimal places when entering the "rate" fields of the Call Report.
- Account 719 – Allowance for Loan and Lease Losses or Account AS0048 – Allowance for Credit Losses or Account 119 – Less Interest Refund – when adding an amount for any of these fields, enter it as a positive number if it has a credit balance on the balance sheet. For example, -$10,000 on the balance sheet will be entered as 10000 into

CUOnline. Enter a negative number if this account has a debit balance on the balance sheet. For example, $1,000 on the balance sheet will be entered as -1000 in CUOnline.

- To view any errors, warnings, and historical warnings, click on the "Errors" or "Warnings/Historical Warnings" links at the top of the page. The errors and warnings refresh during data entry. As you enter your data, the number of errors and warnings should decrease.

Edit Filing Information

Complete the following information on the Call Reports tab, if applicable:

1. Click the "Call Reports" tab.
2. Click "Edit" at the top of the page under "Filing Information."
3. Check the box if you use a third party to assist with updating the Profile and/or completing the Call Report.
4. Click "Save."

Start a Call Report

On the first day of each Call Report cycle, all active credit unions will have a pending Call Report for that cycle available. The first day of the Call Report cycle is the first day following the cycle end date (i.e. January 1st, April 1st, July 1st, and October 1st). You **do not** need to "start" your Call Report. You can either import data into the pending Call Report or begin entering data. See the *Import Data* section for more information about importing.

Enter Call Report Data

If you import your data into CUOnline, follow the steps in *Importing Data*.

To enter data into the Call Report:

1. Click the "Call Reports" tab.
2. Click on the cycle date you want to view or edit. To edit a Call Report, it must be in *Pending* status. If you want to view a Call Report where the cycle date is not available, you must view that Call Report as a PDF file. For these cycles, click on the "PDF" button.

   Note

   You can only edit the most recent 16 cycles. If you need to edit a cycle prior to those available, contact your NCUA examiner or State Supervisory Authority.

3. Click on the page number you want to edit from the horizontal page navigation bar or the page number links in the Table of Contents. Enter the information. Follow the instructions provided for the 5300 Call Report when completing this information.

4. Click "Save" after entering information. NCUA recommends you save frequently to mitigate the risk of losing data in the event you lose your internet connection or the systems times you out.
    - Page Numbers: The horizontal page numbers are links to each page of the Call Report. An orange highlighting identifies pages of the Call Report that have errors.
5. After entering all information, click on the "Errors" or "Warnings/Historical Warnings" links at the top of the page. A results screen will open.
    - **Errors:** The errors tab displays a count and detailed explanation of any errors that triggered during data entry. The orange highlighting on the page navigation bar also identifies the page(s) that have errors. **You cannot successfully submit the Call Report until you correct all errors.**
    - **Warnings:** The warnings tab displays the count and detailed explanation of any warnings that triggered during data entry. Review the warnings and make any necessary corrections. **You must provide a comment for all warnings to submit your Call Report.**
    - **Historical Warnings:** The historical warnings tab displays the count and detailed explanation of any historical warnings that triggered during data entry. The historical warnings compare the current cycle data to previous cycles and identify significant differences. You should use the historical warnings to identify any potential reporting errors in the current and previous cycles. You may provide a comment on historical warnings.

Importing Data

NCUA provides a schema for vendors and credit unions to develop software to import Call Report data into CUOnline each cycle. NCUA posts this information on the Credit Union Online webpage at www.NCUA.gov. You can import the XML file into CUOnline for pending Call Reports only. Whenever you import data, all account values in the XML file will overwrite the corresponding values in the pending Call Report. For example, if the XML file only contains ten account codes, CUOnline will only overwrite these accounts in the pending Call Report.

Additionally, CUOnline permits you to correct a previously imported file with a new one. You still have the ability to edit the pending Call Report after importing a file and are responsible for ensuring the data is accurate.

Credit unions may also import a file for a Call Report correction. The Call Report must be in pending status. See *Correcting Submitted/Validated Call Reports* for details.

To import a data XML file:

1. Click the "Call Reports" tab.

2. Click on the cycle date you want to import the file.
3. Click on the "Import Call Report" button.
4. Browse for the file.
5. Click "Save."

Note

Once you import a file, check to ensure all data imported correctly. You are still responsible for correcting errors, commenting on all warnings, and submitting the Call Report.

Submit Your 5300 Call Report

After entering or importing all relevant data in each of the applicable Call Report pages, correcting any errors, and commenting on all warnings, you must submit your Call Report.

Submitting a Call Report

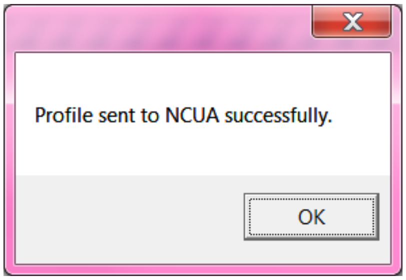
Follow these steps to submit the Call Report:

1. Click the "Call Report" tab.
2. Click on the cycle date you want to submit. The Call Report must be in pending status and error-free to submit.
3. Click on the "Submit" button. If the submit button is not activated, there are errors in your Call Report or you have not commented on all warnings. **You must address these issues before continuing to the next step.**

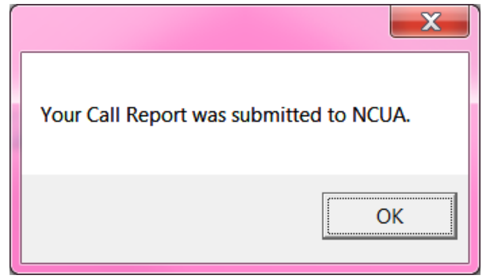
   Note

   Historical Warnings do not require a comment prior to submission.
4. Enter the Certifier's First Name and Last Name. The Managing Official or Chief Financial Officer is responsible for accuracy of this information.
5. Click "Submit." When you submit your 5300 Call Report, the Submission Status changes from *Pending* to *Processing.*

   You should receive system messages stating you successfully submitted your profile or call report. Once NCUA's systems process the Call Report, the status changes to *Submitted* and the system emails the Call Report Contact(s) for your credit union the short Financial Performance Report (FPR).



OR



Correcting Submitted/Validated Call Reports

Federally insured credit unions must submit a corrected Call Report upon discovery or notification of the need for a change. You can make corrections to sixteen (16) Call Report cycles within CUOnline. If you need to correct a Call Report that is not editable in CUOnline, contact your NCUA examiner or state regulator. Follow the applicable process below to correct a Call Report your regulator has validated versus a Call Report your regulator has not validated.

Note

If the status of the Call Report is *Under Review*, the regulator is reviewing the Call Report to validate it. You **cannot** make a Call Report correction while it is under review.

Call Report Not Validated, Status is *Submitted*

Follow these steps to correct a Call Report your regulator has not validated and the Call Report is in *Submitted* status.

1. Click the "Call Reports" tab.
2. Click on the cycle date of the relevant Call Report.
3. Click the "Unsubmit" button.

Note

The Call Report status changes from *Submitted* to *Pending* once you do this. A Call Report must be in *Pending* status to correct it.

4. Make any necessary corrections. If you do not need to make any corrections after switching the Call Report to *Pending* status, you must click "Submit" again to change the Call Report status back to *Submitted*. This will **not** delete any validated Call Reports.
5. Click on the "Submit" button.
6. Enter the Certifier First Name and the Certifier Last Name. The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.
7. Click "Submit."

Correcting Validated Call Reports

Follow these steps to correct a validated Call Report:

1. Click the "Call Reports" tab.
2. Click on the cycle date of the relevant Call Report.
3. Click on the "Correct" button. The Call Report status will change from *Validated* to *Pending*. A Call Report must be in *Pending* status to correct it. You will also notice there are 2 Call Reports listed for that cycle on the Main Call Report page – one will have a status of *Pending* and one will have a status of *Validated*. Once your regulator validates the corrected Call Report, it will replace the previously validated Call Report.
4. Make any necessary corrections. If you determine you did not need to make any corrections after switching the Call Report to *Pending* status, you must click "Delete" on the "View Call Reports" screen to remove the pending Call Report.
5. Click on the "Submit" button.
6. Enter the Certifier First Name and the Certifier Last Name. The Managing Official or Chief Financial Officer is responsible for accuracy of this information.
7. Click "Submit."

Downloading Profile and Call Report Information

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

Download Profile Data

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

Download Call Report Data

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

Printing

Print Entire Call Report and Print to PDF

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

Print Entire Profile

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

Password and Computer Security Best Practices

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

Password Help Tips

1. Must be at least 8 characters but no more than 14 characters. The longer, the better, as long as you can remember it.
2. Can only include the following characters:
    - ABCDEFGHIJKLMNOPQRSTUVWXYZ
    - abcdefghijklmnopqrstuvwxyz
    - 0123456789
3. Passwords are case-sensitive. *SP4j57xX* is different from *sp4j57xx*.

DOs and DON'Ts of Password Security

DO	☺	Commit your password to memory rather than writing it down. If you must write it down, keep it away from your computer in a safe place and separate from the account name.
DO	☺	Change your password FREQUENTLY (at least every six months).
DO	☺	Mix numbers and both uppercase and lowercase letters in your password.
DO	☺	Log out of your account when you are finished.
DON'T	☹	Share your password with anyone. If they need access, your Administrator can establish a separate account in their name.
DON'T	☹	Send your password in an email message.
DON'T	☹	Use dictionary words or names, even if you spell it backwards.
DON'T	☹	Use personal data, such as your name, birth date, Social Security number, phone number, or address.

DON'T	☹	Use your Username as any part of your password.
DON'T	☹	Use your credit union name or charter number as a password.
DON'T	☹	Save passwords in your browser software or in an unprotected file on your computer.

Computer Security Information

1. Keep your operating system and other software patched by using the auto-update feature included with most software programs. Do not use unsupported or expired operating systems such as Windows XP.
2. Use antivirus and antispyware software and keep it up to date. Activate the auto update feature of this software to ensure you receive updates and schedule regular scans to run. Since many viruses attack the antivirus software first, check periodically to make sure the software is downloading and installing pattern file updates.
3. Use either a personal firewall or a hardware firewall device or ideally both. Make sure you activate any automatic update features. If you are using a hardware firewall, check the vendor's website regularly to see if updates are available for its firmware. If possible, sign up for email notices about critical updates from the vendor.
4. Configure your web browsers to have medium or higher security.
5. Pay attention to the internet browser warnings
6. Carefully read warnings messages given to you by your computer.
    - For example, if the computer tells you it needs permission to install software and you have not done anything to cause software installation, deny the action.
7. Be mindful of the websites you visit. Stick to websites operated by reputable people and companies. Visiting websites operated by less than reputable organizations could result in viruses or other malware installed on your computer without actively downloading anything.
8. Do not open unsolicited emails. Delete them.
9. You will receive emails from NCUA when using CUOnline. You may also receive system notifications and the NCUA Express email.
10. Do not click on links in email unless you are sure it is from a trusted source. Clicking on links in email is the primary method for computer virus, spyware, and malware infections. Some of which are so sophisticated they can take over your computer during and after hours.
11. Data should only be input on the NCUA CUOnline website directly or uploaded directly.
12. Report suspicious email to your regulator. It may be a phishing attempt.

13. NCUA will not ask for specific member information such as account numbers, specific member account balances, etc. If asked to provide this information, contact your regulator.

Questions and Technical Support

If you have questions, contact your respective examiner, NCUA Regional Office, or State Supervisory Authority, as appropriate. If you have technical questions, contact OneStop, the NCUA IT Service Desk, by email at OneStop@NCUA.gov or phone at 1-800-827-3255.