

Log Num	Templates	Question/Observation	Response
1	All Templates	How do you prefer to see NULL values?	In all templates, for Null values, or fields where data is not available or not applicable, the field should start and end with the pipe that delineates that field. There should be no values between the start and end pipe character. Example will denote an empty field that does not contain any data. Do not default to "0" or use word Null or insert a blank space between the quotes.
2	All Templates	Do the reports requested by NCUA need to reconcile with financial reporting systems and/or transactional systems?	We expect the aggregation of account level data to be reconciled reasonably with the call report.
3	All Templates	How would a credit union handle conditions that do not apply to the conformed entry fields provided in the applicable field?	We understand each CU may have different approaches/treatments. The conformed entries should be populated on a best efforts basis. When populating conformed entry fields, please only use the integer options provided, do not create or add new entries.
4	All Templates	What is the data retention requirement for the template data?	We currently do not have a formal data retention policy. We normally only request data resubmission of the current quarter if needed.
5	All Templates	Do we need to provide instrument level data on the individual templates exactly as requested or can we provide a single file that contains all accounts and respective information requested in various reports?	<p>We expect a separate files for each asset/account type.</p> <p>Total 11 files submitted for each month on a quarterly basis:</p> <ol style="list-style-type: none"> 1. Mortgages, using template "Mort" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121" 2. Home equity, same as above 3. Credit card, template "CC" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121" 4. Auto (both new and used), template "Auto" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121" 5. Other loans, template "Other" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121" 6. Student loans, template "Student" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121", if applicable. 7. Deposits, template "DEP" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121" 8. Derivatives, template "Derivatives" in file "Final Data Templates - Loans Deposits Derivatives V2 20181121", if applicable. 9. Loss severity, Mortgage & HE as one, in file "J)_NCUA_TEMPLATE_Historical_Loan-Level_Loss_Severity_Data_v2_20181121" 10. Loss severity, Auto, in file "J)_NCUA_TEMPLATE_Historical_Loan-Level_Loss_Severity_Data_v2_20181121" 11. Loss severity, Other, loans in file "J)_NCUA_TEMPLATE_Historical_Loan-Level_Loss_Severity_Data_v2_20181121"

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6	All Templates	Who are the NCUA/ONES implementation key points of contact and protocol for contacting them?	<p>Please direct your questions to: David Liu, Financial Data Analyst 703-548-2697, dliu@ncua.gov</p> <p>and copy Matthew Traille, Financial Data Analyst 703-518-6316, mtraill@ncua.gov</p> <p>Chris DiBenedetto, Financial Analyst – CPST 703-340-6213, cdibenedetto@ncua.gov</p> <p>Dale Klein, Senior Financial Analyst – CPST 703-518-6629, dtklein@ncua.gov</p>
7	All Loans	What is the NCUA definition of “In Position Loan”?	In-Position Loans are loans in repossession or REO.
8	All Loans	“EXIT_TYPE”: What is the definition of a ‘Paid-off (Prepaid)’ loan? I.e., how many days early must a loan be paid off for it to be considered prepaid?	We understand that in some cases this could be a judgement call. For purposes of consistency we are defining prepayments as full voluntary satisfaction of contractual principal and 30 days or more in advance of the contractual maturity date.
9	All Loans	“EXIT_TYPE”: Once a loan has exited (not due to charge-off/delinquency), how many months should it be included in this report? E.g., is it okay to include the loan in the monthly files up to and including the month of an exit, then drop it from monthly files thereafter?	Once a loan has exited the portfolio and the Exit_Type is marked, this loan should be removed from reporting in the following month. Please refer to FAQ 10 for loans with charge-off.
10	All Loans	EXIT_TYPE: • Our snapshot data/populations consist of portfolio loans. Please specify how you are asking the population to change in order to show how a loan exited the population, due to charge-off/delinquency? • Does this data element need to go to the Loss Severity workbook, too?	Loans exiting the portfolio due to charge-off/default should be recorded in both the portfolio and loss severity templates in the month they exit, and be removed from the portfolio template moving forward. Please refer to FAQ 27 for loss severity reporting.
11	All Loans	On loans that exited the portfolio in the reporting month, how does NCUA want us to report ‘CURR_BAL’ (Current Balance)?	Use the last reported balance in the exiting month and mark the Exit_Type accordingly.
12	All Loans	CONFORM_INT_RATE_INDEX How to handle fixed rate loans, which won’t have an underlying index?	Use Null in the CONFORM_INT_RATE_INDEX entry for fixed rate loans. Refer to FAQ 1 for null value format.
13	All Loans	How should credit unions report month-end balance in the portfolio template for loans that exit the portfolio in any given month?	Report the loan ID one last time with a month-end balance of \$0 in the portfolio template during the month a loan exits the portfolio.
14	Auto	CONFORM_PRODUCT_TYPE: Our call reporting has RV’s, boats and motorcycle classified as unsecured, so should we report these loans as per the template classification or as per the call report?	If the credit union does have the legal title to the underlying collateral, it should be reported as secured.
15	Credit Card	CONFORM_INT_RATE_TYPE - Which conformed entry is for the variable rate product?	Use the conforming code 2, i.e., "ARM" for any loan carrying a variable rate.

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16	Credit Card	CONFORM_PRODUCT_TYPE: Prime vs. Subprime - Where can I obtain “The type of account or product according to a standard list of product types defined across Credit Unions?” - We only offer one credit card product. Should this be coded as 'Other' or null?	Credit Card product types are defined by credit unions internally at the origination. Use "other" if there is no distinction between prime and subprime.
17	Credit Card	CONFORM_BEHAVIOR_TYPE: Revolver, Transactor or Other How are we to define this behavior?	As defined by credit unions internally.
18	Credit Card	CONFORM_COLLATERAL_TYPE How to handle unsecured credit cards? Since there is no collateral, our concern is that 'Other' may be misinterpreted.	For unsecured credit cards, leave this field as Null and mark "N" in SECURED_FLAG. Refer to FAQ 1 for null value format.
19	Mortgage	We have noticed that the example entries provided for the ‘Mortgage/Equity’ template’s version of ‘CONFORM_PRODUCT_TYPE’ is much different than the same field in other templates. Can you confirm that the example values are correct for this field?	Yes, different templates have different conformed product types.
20	Mortgage	What template should be used for reporting Home Equity Loans?	The same template applies to both mortgages and home equity loans. Some data fields may not be applicable to both. Please leave any not applicable fields as blank. As in V1, we still expect separate data files for first mortgage loans and home equity loans.
21	Mortgage	CONFORM_LOAN_PURPOSE We only track whether a loan was for a purchase or a refinance. How should we populate this field if the cash-out status is unknown?	If unknown, default to Refi - No Cashout.
22	Mortgage	CONFORM_LOAN_PURPOSE Our loan purpose data for home equities include values such as Debt Consolidation and Home Improvement, which category should we use for these cases?	Use other for Home Equity.
23	Mortgage	CONFORM_MOD_TYPE What is the definition of “Principal Forbearance”?	In a principal forbearance, the lender allows the borrower not to pay interest on a portion of the unpaid debt balance for a period of time. But this portion of the debt doesn't go away, it remains due at the loan's payoff.
24	Mortgage	CONFORM_PROPERTY_TYPE In the Call Report, Multi-Family is defined as 5 or more families. Should we categorize Two-to-Four Family property types as Multi-Family for the purposes of the data file or Single Family to match the Call Report?	Follow the call report instructions for multi-family definition, i.e., five or more units.
25	Mortgage	CONFORM_PROPERTY_TYPE Mobile Homes are also categorized under Single Family in the Call Report—should we match with that or use Manufactured for the data file?	Please use the Manufactured option in the conformed entry.
26	Loan Loss	ORIG_LTV_FIRST, ORIG_LTV_SEC, ORIG_LTV In the data files, these fields are formatted as Numeric to four decimal places. In the new Historical Loan-Level Loss Severity template, the format requested is Numeric in Percentage to two decimal places. Which formatting is preferred for the Loss Severity files?	To submit loan data in V1, follow the V1 instructions and use numeric to four decimal. Use Numeric in Percentage (to two decimal places) in the new loss submission. Formats will be consistent in V2 templates.

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27	Loan Loss	For the severity files – It is our understanding that these files should include any loans which were charged-off in the applicable month (for monthly files) or year (for 2018 annual files). However, we noticed there is also a recovery field. Should we also monitor any changes to recovery, and include these loans in the files as well? For example, if a loan charges off in July, it would be included in the July severity file. If there is no activity in August, it will not be in that file. However, if there is a recovery in September, should it be included in the September severity file as well?	The loan should stay on the severity report until such time that it is considered closed and no further recoveries or write downs will be recorded against the receivable.
28	Loan Loss	How long should credit unions report a specific loan in the loss severity template? In some cases credit unions may receive recoveries many months after a loan is considered closed.	We understand credit unions have internal policy to determine when a loan in default or liquidation should be considered closed. We expect credit unions to approach this decision based on their own internal policy.
29	Loan Loss	Loss: Mortgage: PROP_ZIP_CODE In the data files, this field is formatted as Numeric. In the new Historical Loan-Level Loss Severity template, the format requested is Text. What formatting is preferred for the Loss Severity files?	To submit loan data in V1, follow the V1 instructions and use numeric. Use text format in the new loss severity template. Formats will be consistent in V2 templates.
30	Loan Loss	What to input since we do not have separate Cumulative Collection Charge reported from the Charge_off_Amount?	Reporting only unpaid principal balance as Charge_off_Amount. The Recovery_Amt is net of any costs or charges. The Cumul_Collection_Charge is a best efforts field for any cumulative costs/charges (such as repossession, foreclosure and REO expenses) that relate to the specific charged-off loan.
31	Loan Loss	How should we treat REO properties? Should they be included in the monthly snapshot file until time of liquidation, then moved to the severity file?	Report REO only once in the portfolio template when it first becomes REO. Please refer to FAQ 10 for loans exiting due to charge-off/default.
32	Loan Loss	What is the file naming convention for loss severity submissions?	Join#_Loss_Product_v#_YYYYMM_YYYYMMDDHHMMSS.txt
33	Deposit	a. We currently collect data regarding whether a member has access to our bill pay features, however, we do not know whether or not they have actually used the service to pay a bill. Will having or not have access be enough for a “Y” or “N” in the “BILL_PAY_FLAG” field? b. Does online access to accounts (where the member can transfer funds between accounts within the same CU) qualify for Bill Pay?	a. At the present time we are asking for member enrollment/access in these account features (bill pay/mobile banking) to be reported, not necessarily usage. b. Internal transfer within the same CU does NOT qualify for Bill Pay.
34	Deposit	We do not generally collect FICO scores for deposit accounts, so this field may be sparse, is this ok? We may be able to include FICO scores for members who have other products (e.g., an auto loan), should we supplement the deposit file with these scores?	Where possible FICO scores should be reported as they are available even if the sourcing is a result of cross reference to another product or service used by the member.
35	Deposit	Regarding the ‘ACCOUNT_TYPE’ field found in the ‘Deposits’ template: What value should IRA CD’s be given? ‘CD’, ‘IRA’, or ‘Other’?	IRA CD’s should be classified as IRA.
36	Deposit	Regarding the ‘TIER_X_BAL’ and ‘TIER_X_RATE’ fields in the ‘Deposits’ template: What do we do for products that have more than 4 tiers?	We are only providing 4 tiers. If more tiers are applicable, the credit union should parse the observations by rounding up or down to the next closest template tier.
37	Deposit	COLLATERAL_ACCT_FLAG Can you elaborate on the use of this flag? We may have a portion of the funds in an account pledged for collateral but that doesn't mean the entire balance in the account is collateral.	Flag to indicate if shares used as collateral in a secured product. Enter "Y" for partially pledged deposit balances.

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38	Deposit	<p>OVERDRAFT_FLAG</p> <p>Please clarify the intent of the flag; Is the "Y" indicator meant to denote the account has overdraft protection (likely only checking accounts) or is it meant to denote that the account serves as overdraft for another deposit account?</p>	<p>The "Y" indicator denotes an account that has overdraft protection.</p>
39	Deposit	<p>The Deposit Final Data Template includes a field called Date_Negative_Shares. Negative shares are technically reclassified as loans on the call report and in our financials. Do you actually want us to report negative shares in the Deposit file?</p>	<p>This field only applies to transactional accounts without overdraft or other courtesy pay protections. Only report negative share balances prior to reclassification into loans.</p>