# Field of Membership Internet Application (FOMIA) User Instructions (July 2020)

These user instructions periodically change due to system enhancements.  To obtain the most recent version of the user instructions:

➢ open your Internet Browser and go to the NCUA's webpage (www.ncua.gov)
➢ select Services
➢ select Credit Union Resources and Expansion
➢ select FOM Expansion
➢ select FOMIA (Field of Membership Internet Application)
➢ click on User Instructions (the instructions can also be accessed from the FOMIA login screen)

# Field of Membership Internet Application (FOMIA) User Instructions

**TABLE OF CONTENTS**

# INTRODUCTION

1.  The FOMIA cannot be used for any group (occupational or associational) that exceeds 2,999 primary potential members. In these cases, NCUA's Form 4015 must be submitted to the Office of Credit Union Resources and Expansion (CURE) along with the required documentation. Forms 4015 can be found in NCUA's Rules and Regulations, Appendix B to Part 701 – Chartering and Field of Membership Manual (FOM Manual), located on the Regulations and Supervision page of NCUA's website at www.ncua.gov. Links to the Forms 4015 are also available at: https://www.ncua.gov/services/Pages/field-of-membership-chartering/manual.aspx

2.  The following documentation requirements must be adhered to when adding select groups using the FOMIA.

    - The federal credit union (FCU) must obtain a letter or equivalent documentation from the group requesting service indicating the:

        ➢ select group wants to be added to the FCU's FOM
        ➢ number of primary potential members
        ➢ select group's proximity to the FCU's nearest service facility

    - The FCU must obtain a copy of the most recent bylaws or other equivalent documentation for associational common bond groups.

    - The FCU must permanently retain the documentation from the select group requesting service and the Confirmation Certificate generated at the time of the Internet application. The aforementioned documentation may be requested by NCUA at any time.

    Please note, an expansion request should be submitted by one method only (i.e., fax, email, regular mail, or FOMIA). In addition, you may only submit each select group once via the FOMIA. **Do not resubmit the select group via the FOMIA if your request is not approved on the first submission (i.e., Confirmed as Pending)**.

3.  You cannot use FOMIA to:

    - add a select group to a single common bond FCU
    - convert from a single common bond FCU to a multiple common bond FCU
    - add select groups with a primary potential membership over 2,999
    - add an association formed primarily for the purpose of expanding credit union membership (i.e. Threshold Requirement)
    - add an association that has a client-customer relationship
    - expand or convert to a community charter

- add an <u>underserved area</u>

If a select group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment.  For this purpose, the FCU's board may use the Board Resolution document posted on the NCUA FOMIA website.  NCUA will not send the FCU a letter confirming the approval of a select group approved electronically unless the amendment is changed from the original confirmation certificate generated at the time of the Internet application (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

4. If a group is confirmed electronically as Pending, a CURE review is necessary.  Possible reasons for Pending are:

- NCUA needs clarification about the responses provided through FOMIA.
- Review of a group's proximity to the FCU's nearest <u>service facility</u>.
- Review of a group's bylaws or equivalent documentation.
- Review of the FCU's administrative capacity for FOM expansion.
- Review of the FCU's net worth.
- Quality control – ***NCUA will continue to periodically review requests that are part of a systematic quality control process and flagged by the FOMIA automatically even though the expansion meets all of the standards for approval.***

***If you are contacted by CURE you should be prepared to submit, via email, fax or regular mail, a copy of the documentation associated with the request (i.e. group's letter, Form 4015-EZ, and if applicable, bylaws or equivalent documentation for an associational group).***

> NCUA will review all Pending groups and, within 30 days after receipt of requested documentation, send the FCU a letter indicating the action taken for each group requested via the FOMIA, and a copy of Section 5 of the FCU's charter, if requested.  NCUA will provide an update if the review is expected to take more than 15 days.

## SYSTEM REQUIREMENTS

In order to use NCUA's FOMIA your operating system should be Windows XP or higher.  In addition, your browser should be Internet Explorer version 9.0 or higher.

# STEP 1 – ACCESSING FOMIA

To access the system you need a charter number and PIN.  If you do not have a PIN, please contact CURE using the Get PIN button as described below.   All personnel authorized by the FCU to add groups on FOMIA can use the same PIN.

To access the FOMIA:

- in your browser open the NCUA webpage at www.ncua.gov
- select Services
- select Credit Union Resources and Expansion
- select FOM Expansion
- select FOMIA (Field of Membership Internet Application) in the left margin
- select the GO TO FOMIA button

# STEP 2 - USING THE SYSTEM

## A.  LOGGING ON AND USING THE INTERNET APPLICATION FORMS

### I.  FOM Login Screen

Enter your FCU's charter number and PIN.  PINs are case sensitive; enter the PIN  exactly as provided.  Click on Continue.  If the FCU is not a multiple common bond you will receive an error message stating that your charter type designation is not permitted to expand using this system.  If you do not know your charter number, you believe the charter designation is incorrect, or you need further assistance, please contact CURE.

If you do not know the PIN, click on the Get PIN button to submit a PIN request directly to CURE at DCAMail@ncua.gov.  You must provide the requester's name, title, and phone number.  CURE will contact you and issue a new PIN number to log in to the system.

Once you successfully log in to the system, the first application screen allows you to look at prior groups added ( History ) or add a new group.  You have a choice of adding either an occupational common bond or associational common bond group.  If you are adding both occupational and associational groups during the same session, all groups of the same type must be added prior to adding groups of a different type.  For example, if you are adding two occupational groups and two associational groups, the two occupational groups must be added prior to changing forms to add the two associational groups (or vice versa).  **Be sure  you are in the correct form for the type of group you are adding.**

If you select associational you are required to acknowledge that the answers to the questions on the threshold requirement and client-customer requirement apply to all associations entered in a

single session.  If you are entering multiple associations in a single session, and the answer does not apply to all associations, you will need to enter each association that the answer does not apply to in a separate FOMIA session.

- For the threshold requirement question, you are asked if the association was formed primarily for the purpose of expanding credit union membership.  If you indicate the association was in fact formed primarily to increase credit union membership, the FOMIA system will not allow you to proceed electronically.  You will need to submit the application manually using NCUA Form 4015-EZ.

- For the client-customer relationship question, if the association has a client-customer relationship you will also need to submit the application manually to CURE for review.

Although contract employees are considered an occupational group, adding them requires a higher level of review by CURE.  Therefore, an expansion request to add contract employees must be submitted to CURE manually, along with the required documentation.

If you choose occupational, or if the associational group does not have a client-customer relationship and was not formed primarily for expanding credit union membership, click [Continue] to proceed to the appropriate online form.

## B.  FOM INTERNET APPLICATION FORMS

The use of special characters (i.e., #, $, %, &, *, \) may result in the Internet application being rejected by the system.  However, periods, commas, and apostrophes may be used.  *Please note, the instructions below start with number three to be consistent with the number on the Internet application form where you begin entering data.*

## I.  Occupational Field of Membership Form

The user's FCU charter number, name, address, and email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

3) Enter/modify the FCU board authorized representative's name.

4) Enter/modify the representative's title.

5) Enter/modify the representative's telephone number.  Do not include extension numbers.

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the address information for the select group:
   - street address (physical office location only, no P.O boxes or other mailbox type)
   - city
   - state abbreviation
   - zip code

8) Enter the following information for the group's authorized person:
   - name
   - title
   - telephone number

9) Select the FOM clause that best fits the select group. You may select only one clause. If a more specific clause is needed, an NCUA Form 4015-EZ and all supporting documentation should be manually submitted to CURE. For a definition of each clause, click on "Help on Occupational Field of Membership Wording."

10) Enter the number of primary potential members. This amount cannot exceed 2,999 or you will receive an error message informing you that you must enter a value between 1 and 2,999. Do not include immediate family or household members, or the corporate account (if applicable).

11a) Enter Yes or No if your FCU's charter includes the standard clause for "corporate or other legal entities in this charter." If you enter YES, proceed to question 12. If you check NO, proceed to question 11b.

   If you are adding multiple groups of the same group type (i.e. either all groups are occupational or all groups are associational) for the **first** time you are using the FOMIA, answer NO to question 11a for all of those groups within the same group type (i.e. occupational or associational) being added. After you receive your first confirmation certificate for the first group type and are continuing your first session to add another group type, if you answered YES to 11b on the form for the first group type (confirmation certificate will show "clause"), you may now answer YES to 11a for the second group type added.

11b) Enter Yes or No if you want to add the standard clause. If YES, the standard clause will be added to your field of membership and you can proceed to question 12. If NO, proceed to question 11c.

   If you are adding multiple groups of the same group type (i.e. either all groups are occupational or all groups are associational) for the **first** time you are using the FOMIA, if you answer YES to 11b, you need to answer YES to 11b for all of those groups within that

same group type (i.e. occupational or associational) being added.  After you receive your first confirmation certificate for that first group type and are continuing your first session to add another group type, if you answered YES to 11b on the form for the first group type (confirmation certificate will show "clause"), you may now answer YES to 11a for the second group type added.

11c) Enter Yes or No if you want the individual corporate account to be added to your FCU's field of membership.

12) Enter the distance (in miles) of the select group from the FCU's nearest service facility.  If the distance from the select group to the FCU's nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the FCU's service facility nearest to the select group being added.  If this address is the same as the address shown at the top of the form,  you may type in "same as above" or leave it blank.

14) Click [ Next Occupational Group ] if adding another select occupational group.

Click [ Previous Group ] if you wish to view the select groups previously added.

Click [ Cancel this Group ] if you wish to delete this select group from the Internet application.

If you are finished adding all of the groups for the same group type, proceed to question 15.

If you wish to print the application for each group, you must print prior to clicking "Next Occupational Group" (if you are adding multiple groups of the same group type) or "Continue" (if you are adding one group).  Please note, if you modify the group you must reprint the application.

15) You must click on the [✓ Click to acknowledge] box to acknowledge that you have read and understand your obligation when using the Internet application.

16) You may request a hardcopy of your FCU's FOM by clicking ⊙ Yes.  If you  want a hardcopy of your FOM, you have the option of receiving it via email or regular mail.  Please select the desired method of delivery.  If you wish to receive your FOM via email, you must provide an email address.  If you do not require a hardcopy of your FOM at this time, you may contact CURE should you require a hardcopy in the future.

17) Click [ Continue ] to submit the select group application to NCUA.

## II. Associational Field of Membership Form

The user's FCU charter number, name, address, and email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

<u>Items 3 through 8</u> – See the Occupational Field of Membership Form section.

9a) Select the type of association from the drop down menu:
- Alumni
- Faith Based
- Electric Coop
- Homeowners (HOA)
- Labor Union
- Scouting
- PTA
- Chamber of Commerce
- Athletic Booster Club
- Fraternal or Civic
- Cultural or Ethnic
- Professional
- Other

For assistance on determining the type of association click on "Association Help."

Proceed to 9b if "Other" is selected, otherwise proceed to 9c.

9b) Review the group's bylaws or other equivalent documentation and answer questions 3 through 8.  If the bylaws or other equivalent documentation do not address a specific question, you may obtain the information directly from the group, or from other sources such as the Internet, group newsletters, etc.

9c) Enter the effective date of the association's bylaws or other equivalent documentation using the following format:  mm/dd/yyyy.  You must enter a date in this field.

9d) Select the FOM clause that best fits the select group.  You may select only one clause.  For faith based groups including an affiliated school you will be prompted for the name of the school (clauses 7 and 8).  If a more specific clause is needed, an NCUA Form 4015-EZ and all supporting documentation should be manually submitted to CURE.

For a definition of each clause click on "Help on Associational Field of Membership Wording."

Item 10 through 13 – See the Occupational Field of Membership Form section.

14) Click [ Next Associational Group ] if adding another select associational group.

Click [ Previous Group ] if you wish to view the select groups previously added.
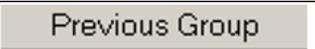
Click [ Cancel this Group ] i f you wish to delete this select group from the Internet application.

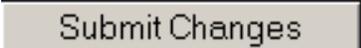If you are finished adding associational groups, proceed to question 15.

If you wish to print the application for each group, you must print prior to clicking "Next Associational Group" (if you are adding multiple groups) or "Continue" (if you are adding one group). Please  note, if you modify the group you must reprint the application.

Items 15 and 17 – See the Occupational Field of Membership Form section.

## III.  FOM Confirmation

You must permanently retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the FOMIA form (i.e. group's letter, NCUA Form 4015-EZ, and if application, bylaws or other equivalent documentation). These documentation may be requested by CURE at any time.

You may modify and/or edit select groups added from this screen.  Click on the [ Modify/Delete ] button to go to the Group Information screen to review the data. Make any necessary changes, then click the [ Submit Changes ] button.  If you modify the select group, you must  retain the latest version of the Confirmation Certificate.

If you do not receive a confirmation number, the system has not accepted your FOM expansion request.  Please resubmit your request using the procedures outlined in these instructions.

The Confirmation Certificate will indicate the Action Taken for each group added.  If the group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment.  For this purpose, the FCU's board may use the Board Resolution document posted on the NCUA FOMIA website.  After NCUA's review, we will not send a letter to the FCU confirming the approval of a select group approved electronically **unless** the FOM amendment is changed from the original  confirmation certificate generated at the time of Internet approval (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, a review by CURE is necessary. The FCU may not begin serving the group until it receives a letter from CURE indicating the group is approved. Possible reasons for Pending are discussed on page 4.

If you are finished with this session click on "Done." If you are not finished with this session and want to add another type of group (i.e. associational groups if you just handled occupational groups, or vice versa) click on "Add Another Type of Group."

If you receive an error message, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 1-800-827-3255.

# GLOSSARY

**Associational common bond** – A common bond comprised of members and employees of a recognized association. It includes individuals (natural persons) and/or groups (non-natural persons) whose members participate in activities developing common loyalties, mutual benefits, and mutual interests. (Go back)

**Occupational common bond** – Employment by the same entity or related entities. (Go back)

**Community Charter** – A credit union whose field of membership consists of persons who live, work, worship, or attend school in the same well-defined local community, neighborhood, or rural district. (Go back)

**Client-Customer** – When a member must purchase a product or service as a condition of membership (i.e., health clubs, insurance companies, American Automobile Association). Associations based primarily on a client-customer relationship do not meet associational common bond requirements. However, having an incidental client-customer relationship does not preclude an associational charter as long as the associational common bond requirements are met. For example, a fraternal association that offers insurance, which is not a condition of membership, may qualify as a valid associational common bond. (Go back)

**Multiple Common Bond** – A credit union whose field of membership consists of more than one group, each of which has a common bond of occupation or association. (Go back)

**Primary Potential Members** – Members or employees who belong to an associational or occupational group. (Go back)

**Single Common Bond** – A credit union whose field of membership consists of employees of the same entity or related entities or are part of a Trade, Industry, or Profession (TIP). (Go back)

**Standard Clause –** A clause that allows a number of persons or organizations to be eligible for FCU membership by virtue of their close relationship to a common bond group.  (Go back)

**Service facility –** A place where shares are accepted for members' accounts, loan applications are accepted or loans are disbursed.  This definition includes a FCU's owned branch, a mobile branch, an office operated on a regularly scheduled weekly basis, a credit owned ATM, a video teller machine, or a credit union owned electronic facility that meets, at a minimum, these requirements.  A service facility also includes a shared branch or a shared  branch network if either:  (1) the FCU has an ownership interest in the service facility either directly or through a CUSO or similar organization; or (2) the service facility is local to the FCU and the FCU is an authorized participant in the service center.  (Go back)

**Threshold Requirement** – For associations to qualify to be a part of a FCU's field of membership, the association must not have been formed primarily for the  purpose of expanding credit union membership.  **All associations that FCU's are seeking to add to their field of membership, including those groups that automatically qualify through a pre-approved category of associations, must meet this threshold requirement**.  (Go back)

**Underserved Area** – A local community, neighborhood, or rural district that is an "investment area" as defined in Section 103(16) of the Community Development Banking and  Financial Institutions Act of 1994.  The area must also be underserved based on other NCUA and federal banking agency data.  (Go back)