A User's Guide to the NCUA

5300 Call Report Software

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A Users' Guide to the 5300 Call Report Software

TABLE OF CONTENTS

5300 Call Report Quick Reference

General Steps for all New Call Reports

1. Ensure you have the latest version of the software installed

2. Open the 5300 Call Report Program

3. Start a **New** Call Report by clicking **File** and selecting **New**

4. Select the appropriate form

5. Enter the **Charter Name, Charter Number,** and **Check Digit**

6. Choose an applicable **Region** and **State** and click **OK**

7. Complete all applicable tabs

8. Check for **Errors** by clicking **Data** from the tool bar menu and selecting **Browser**

9. Select **Errors** *(The Browser window will appear. If there are any errors, they will be in the left hand column. Click on the error and the Description box will populate).*

10. Correct all errors *(if applicable).* **All errors must be corrected for a successful transmission.**

11. Review all **Warnings** by clicking **Data** from the tool bar menu and selecting **Browser**

12. Select **Warnings** *(If there are any warnings, they will be in the left hand column. Click on the warning and the Description box will populate.)*

13. If the warning requires a correction, correct the call report. If a correction is not necessary, the credit union is *required* to provide a comment in the comment box. *All warnings must have a comment for a successful transmission.*

14. After adding a comment for each warning, click **OK**

15. Continue using <u>either</u> **Credit union uses eSend** <u>or</u> **Credit union emails the .xml file or sends a CD to the Examiner/SSA** steps below.

5300 Call Report Quick Reference

Credit union uses eSend *(**Preferred method – most advantageous for the Credit Union and the Examiner/ State Supervisory Authority)*

1. Perform steps 1 – 14 under **General Steps for all New Call Reports**

2. Establish an Internet connection

3. Make sure the call report is open and click Data and select eSend to NCUA

4. The Charter Number will automatically populate. Enter a Password.

5. Enter an email address to receive the upload confirmation and reports. This email address should be that of the primary staff member responsible for preparing the 5300 call report. Click OK

6. An eSend Data window will appear. If the upload is successful, it will say "OK – Your request uploading Call Report [date] for CU [charter number] is in the processing queue. – Please check your email later for the result."

7. If the password is incorrect, you will receive an error message. If you get an error message, repeat steps 3 – 6, otherwise proceed to step 8.

8. Within 24 hours, an email with two attachments will be sent to the email provided in step 5 above. The first attachment has a .txt extension and identifies if the upload was successful. The second is the Historical Warnings Report. A Financial Performance Report will also be emailed within 24 hours.

Credit union emails the .xml file or sends a CD to the Examiner/SSA

1. Perform steps 1 – 14 under **General Steps for all New Call Reports**

2. Make sure the call report is open. Click Data and select Export

3. Select a location to save the file (hard drive, CD-Rom, etc). Note: Do not save the file to a floppy disk. Examiners no longer have the equipment to read this media. If you are unable to burn to a CD, you may use eSend or email the file to the examiner.

4. To email the .xml file, attach it to the email message. If mailing a CD to the examiner/SSA, send it to the address outlined in the letter sent from NCUA.

5300 Call Report Quick Reference

Making Prior Period Adjustments

1. Establish an Internet connection

2. Open the 5300 Call Report Program

3. Click on Data from the tool bar menu

4. Select Download Validated Reports

5. Choose a cycle date and click OK (You can select multiple cycles with the ctrl key)

6. Enter the Charter Number, Password, and Email Address in the Authentication Window and click OK

7. Click OK to close the window (The call reports will download directly into the program)

8. Open the call report

9. Make all necessary changes and correct all Errors (Refer to Steps 8 – 9 in **General Steps for all New Call Reports**)

10. Add comments for all Warnings (Refer to Steps 11 – 13 in **General Steps for all New Call Reports**)

11. Save the file

12. Repeat steps 2 – 8 in section **Credit union uses eSend** or steps 2 – 4 in section **Credit union emails the .xml file or sends a CD to the Examiner/SSA**

A Users' Guide to the 5300 Call Report Software

I.   Introduction

a. Data Collection

The 5300 Call Report is the primary means by which the National Credit Union Administration (NCUA) collects quarterly financial and operational data for all federally insured credit unions (FICUs). The majority of the collection is public data and is available for review and download on the NCUA website at http://www.ncua.gov. NCUA regularly reviews the type of data collected on the call report and makes adjustments as necessary to reflect the increasing sophistication of credit union products and services and the changing regulatory environment.

The design of the call report eases the burden of reporting on small credit unions. The Form NCUA 5300 was revised for the June 30, 2006 call report cycle to consolidate information and reduce ancillary schedules. The report was reduced from nineteen to sixteen pages and reorganized so only the first ten pages require input from all credit unions. As well, the number of ancillary schedules was reduced from seven to three. Credit unions that engage in a broader range of investment, share, or lending activities must complete the supplementary schedules as needed. The 5300SF for credit unions with assets less than $10 million is no longer available.

NCUA provides internally developed software to all FICUs for use in preparing their quarterly data submission. The software contains auto sum features and data entry controls to help minimize errors in reporting. When data entry is complete, the user creates a transmission file to transfer the data to NCUA. Alternatively, a credit union may submit their call report data on the hardcopy form NCUA provides to all FICUs quarterly.
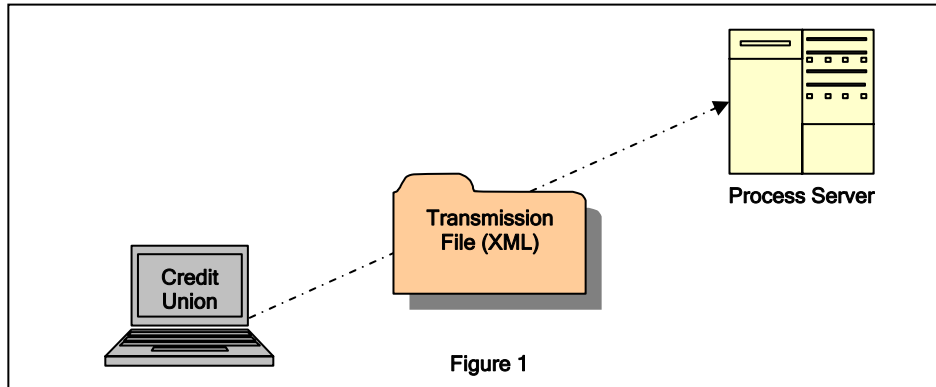
b. Data Transmission

If a credit union uses the NCUA provided software for data submission, they may transfer the data file in one of several ways. One way is to save the transmission file to a compact disk (CD) and mail the CD to their NCUA examiner or State Supervisory Authority (SSA). Another way of transferring the data is to save the transmission file on their local hard drive and e-mail it to the NCUA examiner or SSA. In either of these cases, the NCUA examiner or SSA imports the transmission file into their call report program to make it available for review and upload.

The final and most advantageous way for a credit union to transfer the data file to their NCUA examiner or SSA is to use the eSend feature contained in the software. As shown in Figure 1, this feature allows the credit union to transfer the data file via the Internet to a processing server located at NCUA. Once at the server, the data runs through an electronic validation process that

compares current cycle data to historically reported data to identify unusual or unlikely conditions.

Figure 1

The server produces a Historical Warnings Report (HWR) listing unusual or unlikely conditions. As shown below, the NCUA examiner or SSA receives a copy of this report and a Financial Performance Report (FPR) with the transmission file for review. The credit union using eSend receives a copy of the HWR and FPR via email.

Figure 2
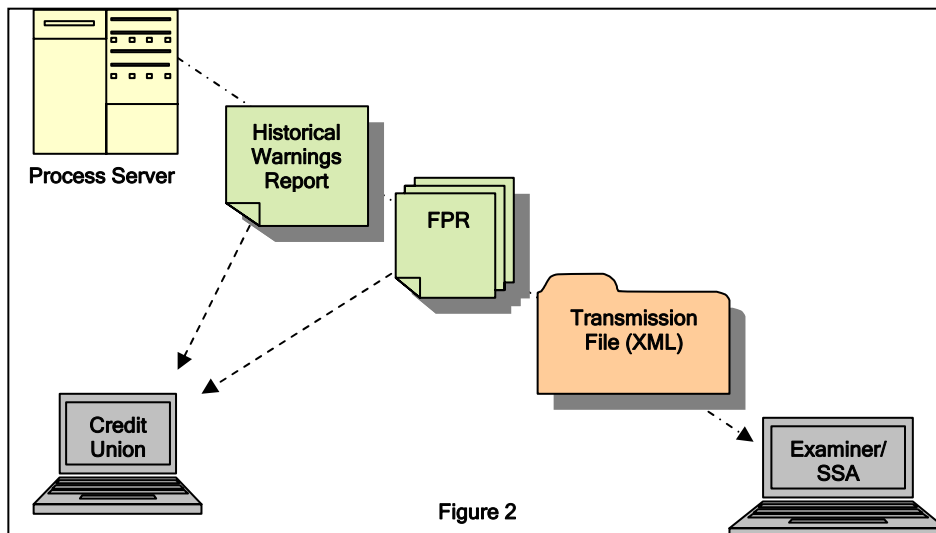
c. Data Reporting

NCUA prepares Financial Performance Reports (FPR) for all federally insured credit unions (FICUs) each cycle. FPRs contain summary financial and statistical data, calculated financial ratios, peer averages, and graphs. NCUA delivers the FPR electronically within 24 hours of the initial data submission to all FICUs using eSend. This version of the FPR contains five pages:

> 1. Summary of Financial Statement;
> 2. Ratio Analysis;
> 3. Assets;

4. Liabilities, Shares & Equity; and
5. Income Statement.

Also, this version contains peer averages for the prior cycle only. At the end of the cycle, NCUA calculates current cycle peer averages and distributes FPRs containing current cycle peer averages to all FICUs either electronically or through the U.S. Mail. FPRs for all FICUs are available to the public by request from the NCUA website. NCUA also posts files containing industry data in plain text (ASCII) format that is suitable for importing into a database or spreadsheet for review and analysis.

II.   Software Features

a. System Requirements

The minimum system requirements to install and run the 5300 Call Report software include:

- IBM compatible Pentium 90 or higher computer

- Windows 98, Windows NT, Windows 2000, Windows ME, or Windows XP

- 24 MB RAM minimum for Windows 98; 32 MB RAM minimum for Windows NT, Windows 2000, Windows ME, or Windows XP

- CD-ROM drive

- Microsoft Internet Explorer (Version 5.5 or higher)

- 2 megabytes of free hard drive space
  (if installing Internet Explorer an additional 45 MB is required)
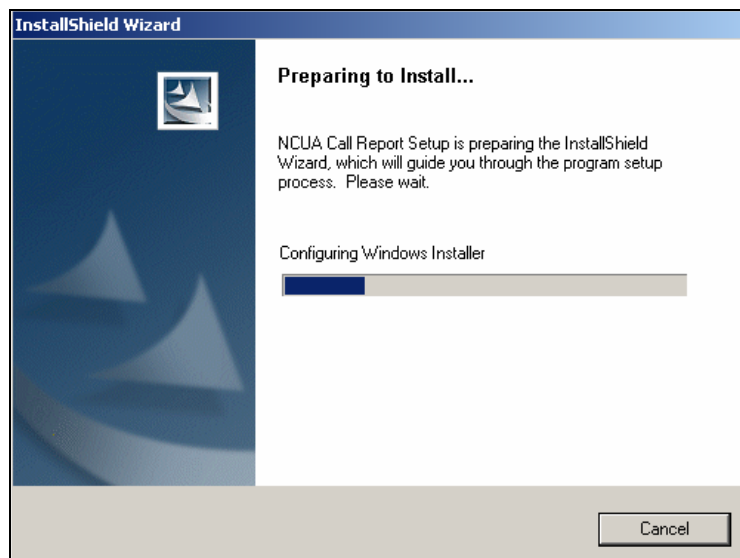
- 3.5 inch floppy high density disk drive

b. Installation

To install the 5300 Call Report software:

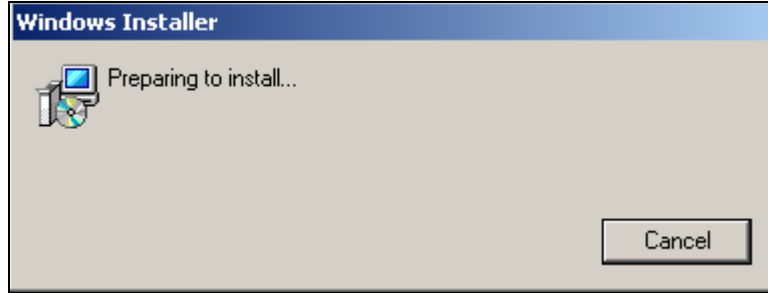1. Insert the 5300 Call Report CD into the CD drive. A menu, as below, will pop up.
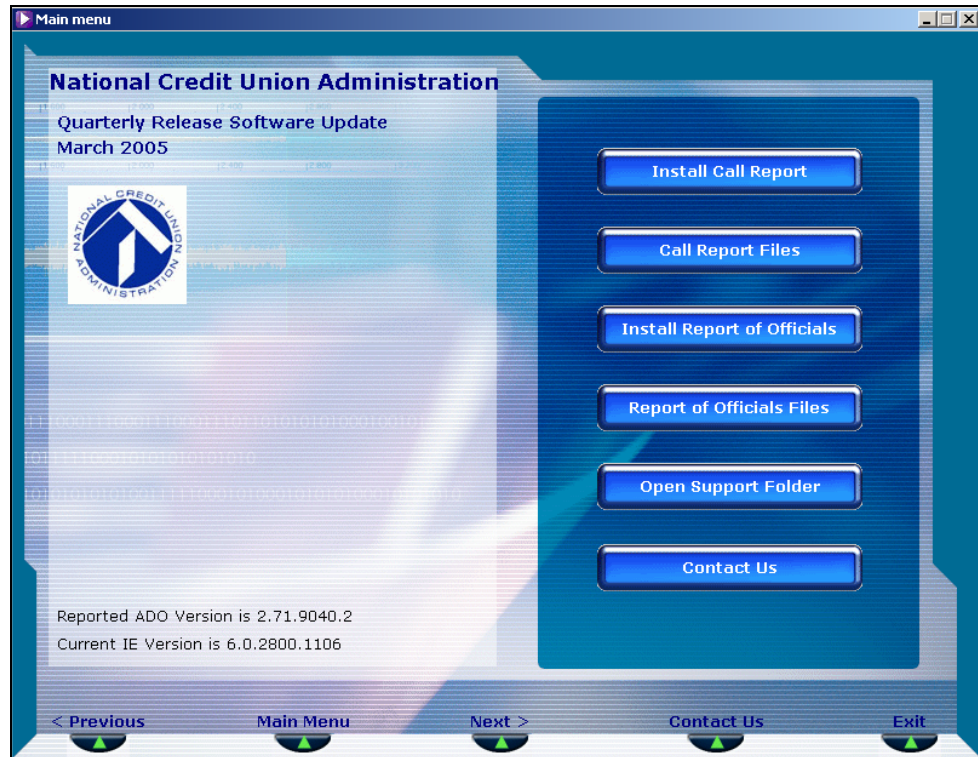
2. Click on the **Install Call Report** button. An **InstallShieldWizard** window, as below, will pop up as the program prepares to install the necessary files.
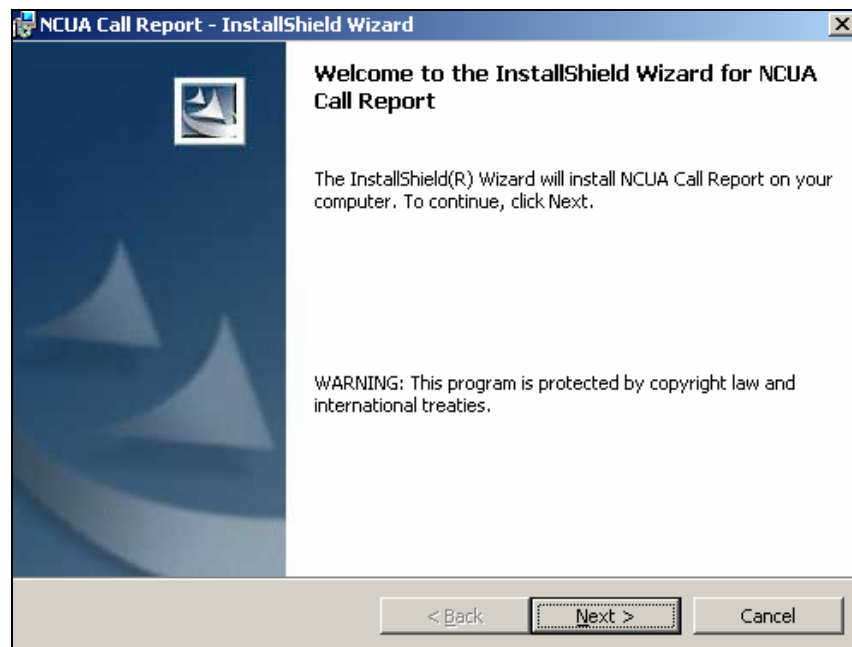
3. Next, a **Windows Installer** message, as below, will appear.

4. The InstallShield Wizard for the NCUA Call Report, as below, will appear.

5. Follow the instructions on the screen to install the software.

6. The installation procedure will install an icon, as below, on the Desktop.

Please note: some operating systems may require the user to restart the computer during or after the installation process in order for the icon to appear on the Desktop.

A Users' Guide to the 5300 Call Report Software

c. Getting Started

To start the 5300 Call Report Program:

1. Double click on the **NCUA Form 5300** Desktop icon (as above) or

2. Click on **Start**, select **Programs** and click on **NCUA\Call Report\Call Report**. This will launch the program's Home Page.
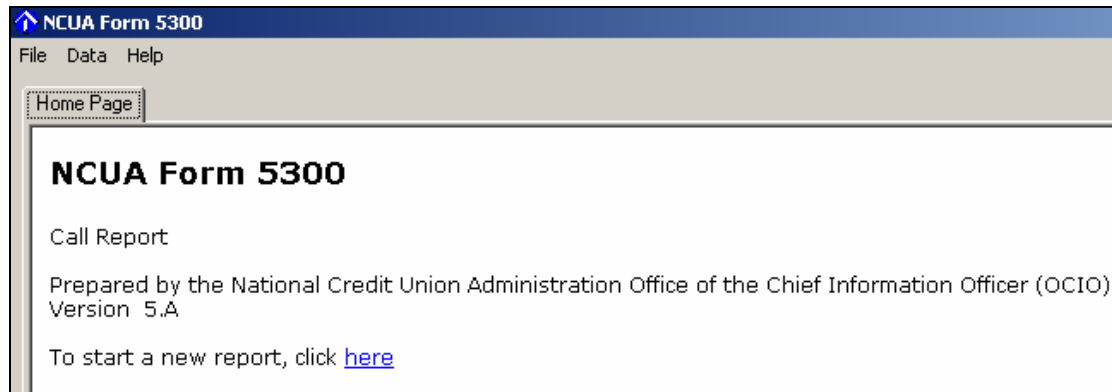
The Home Page contains a link to start or continue a form. The tool bar above it provides access to all available software functions.
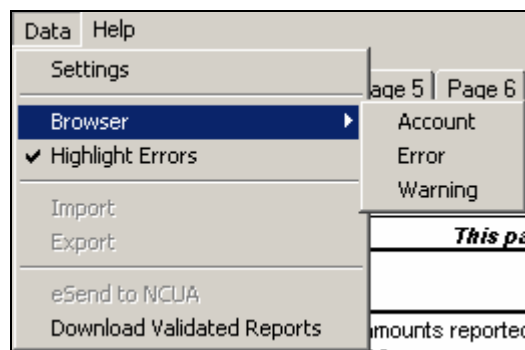
d. Tool Bar Items

1. The **File** menu on the tool bar contains menu items that allow the user to:

   - start a **New** call report;

   - **Open**, **Save**, **Print**, and **Close** an existing call report;

   - **Convert** from short form to standard form; and

   - **Exit** the program.
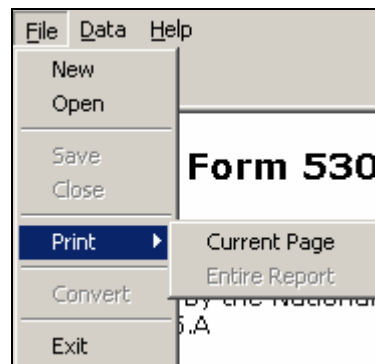
2. The **Data** menu on the tool bar contains menu items that allow the user to:

- **Browse** through a list of **Accounts**, **Errors** or **Warnings**;

- Toggle on and off an option to **Highlight Errors**;

- **Import** and **Export** transmission files;

- **eSend to NCUA** a transmission file; and

- **Download Validated Reports** for review and correction.

3. The **Help** menu on the tool bar contains menu items that allow the user to:

- Search the **Contents** for applicable help topics;

- Link to the NCUA website for **5300 Online Support**; and

- Determine information **About** the software.
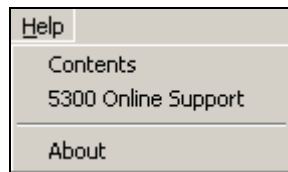
e. Data Entry Controls

The 5300 Call Report software contains auto sum features and data entry controls to help minimize errors in reporting. Errors and warnings are two types of data entry controls programmed into the software.

A Users' Guide to the 5300 Call Report Software

Errors

Errors identify data representing conditions that cannot be true (e.g., assets do not equal liabilities plus equity). Controls in the software prevent the creation of a transmission file for a call report containing errors. The Error Browser under the Data menu of the tool bar displays a list of all identified errors.

As shown below, the Browser feature produces a pop up window containing the identification number of the error, a description of the error, and the page(s) containing the erroneous data. The Go to Page feature allows the user to jump to the appropriate page(s) to correct the error.

The comment box is grayed out in the Error Browser. In this case, a comment is not required because all errors must be resolved before creating a transmission file.
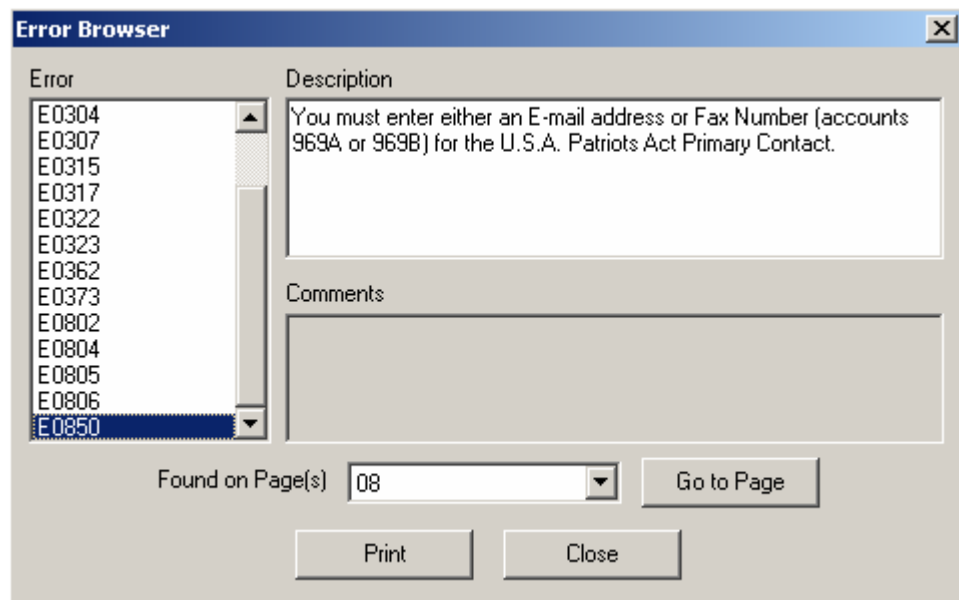
Warnings

Warnings identify data representing conditions that can be true but are generally outside expected parameters (e.g., the amount of recoveries on loans charged off is greater than the amount of loans charged off).   Since warnings represent conditions that may be true, the software does not prevent the creation of a transmission file for a call report containing warnings. However, a comment describing the conditions leading to the warning is required. The Warning Browser under the Data menu of the tool bar displays a list of all identified warnings.

As shown below, the Browser feature produces a pop up window containing the identification number of the warning, a description of the warning, and the page(s) containing the data causing the warning. The Go to Page feature

allows the user to jump to the appropriate page(s) to view the data causing the warning.

The comment box is active in the Warning Browser. In this case, <u>a comment is required</u> for all triggered warnings before creating a transmission file.
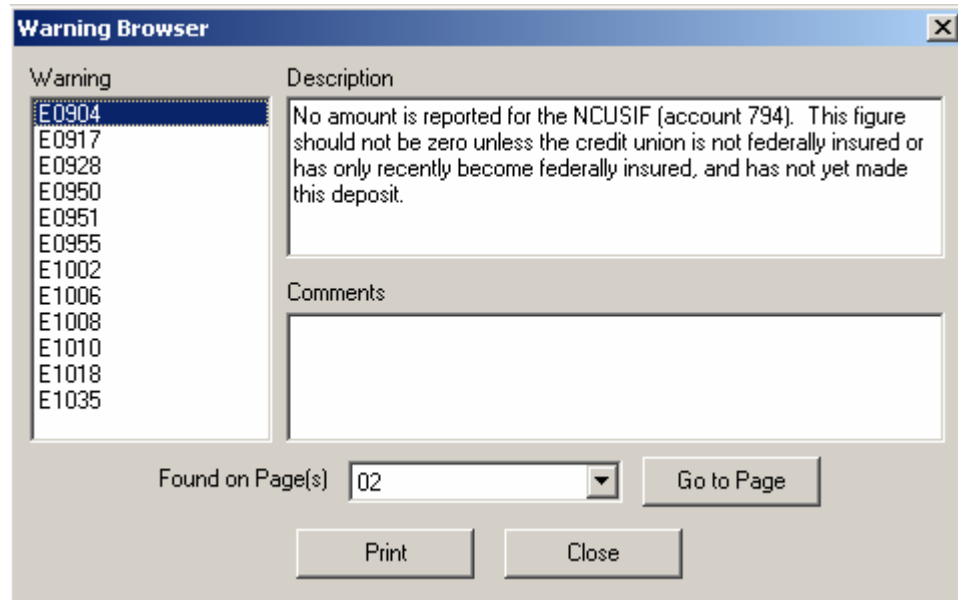
III.   Using the Software

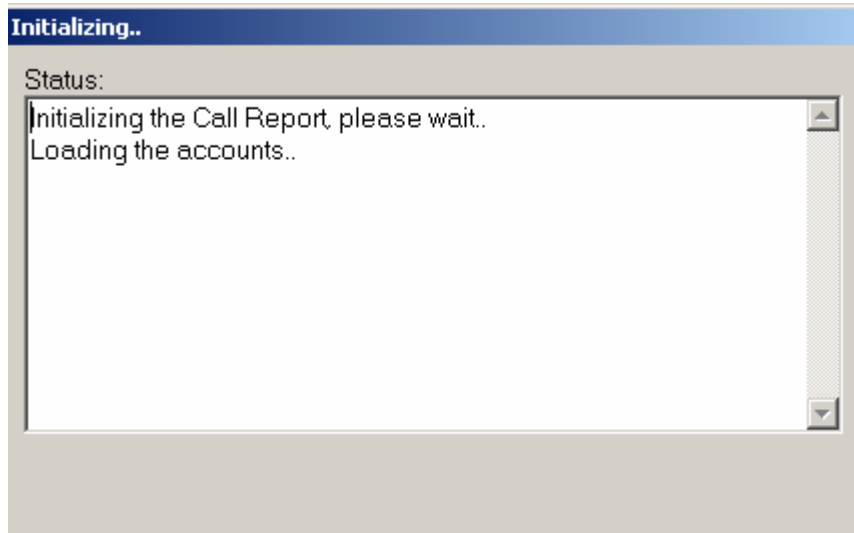   a. To start a **New** call report:

      1. Click **File** on the tool bar menu and select **New** or click the link on the Home Page. A **Start a Call Report** window will pop up, as shown;
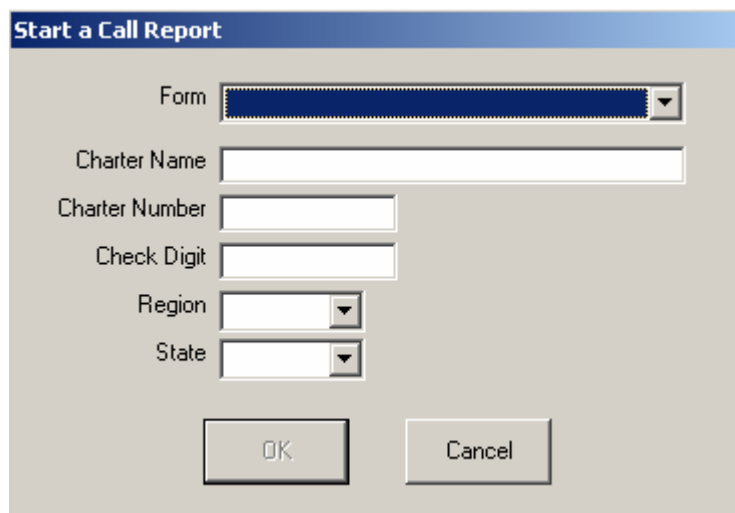
      2. In the **Form** dropdown menu of the window;

3. Enter the **Charter Name**, **Charter Number**, and **Check Digit**;

4. Choose the applicable **Region** and **State** from their respective drop down menus; and

5. Click the **OK** button. A pop up window, as below, will appear for a few seconds while the program initializes a new report and loads the accounts.

b. To **Open** an existing call report:

1. Click the link to the applicable call report from the Home Page; or

2. Click **File** on the tool bar menu and select **Open**. A **Select a Call Report** window, as below, will pop up.

3. Select the applicable call report and click the **Open** button. A pop up window, as above, will appear for a few seconds while the program initializes a new report and loads the accounts.
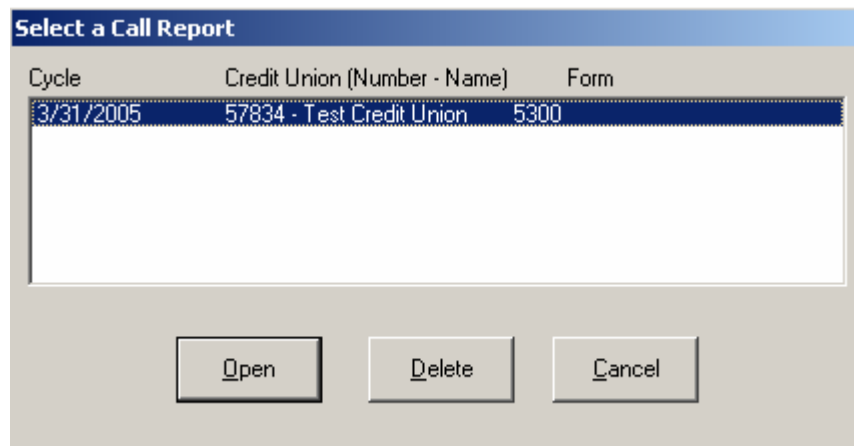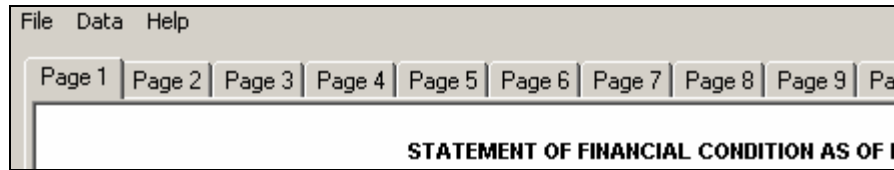
c. To **Navigate** a call report:

1. To navigate from page to page when a call report is open, click on the tab representing the applicable page number at the top of the screen. An alternate way to navigate from page to page is to depress the control (ctrl) button with the page up (pg up) or page down (pg dn) buttons.

2. To navigate from data entry field to data entry field use the tab key or down arrow key. Fields that are shaded gray are calculated fields and require no input. Data entry fields are white or pink. Pink fields indicate the applicable field is a piece of data causing an error or warning to be triggered. Data entry controls require a user to enter whole numbers in all fields.

d. To **Close** an existing call report:

1. Click **File** on the tool bar menu and select **Close**. A **Save Work First** window, as below, will pop up.
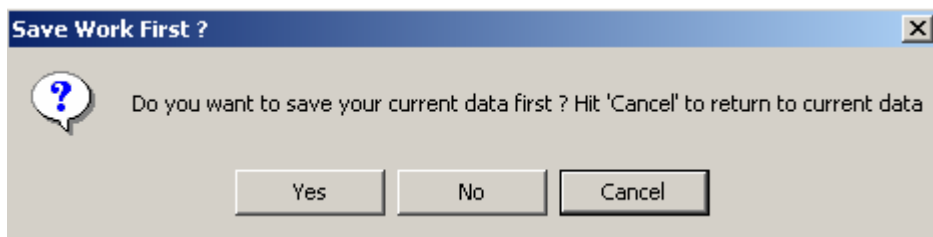
2. Click the **Yes** button to save changes and close the file or click the **No** button to close the file without saving changes or click the **Cancel** button to continue working on the call report.

e. To **Save** a call report:

1. Click **File** on the tool bar menu and select **Save**; and

2. Continue working on the call report.

A pop up window will appear briefly indicating the program is saving the file.

f. To **Delete** a call report:

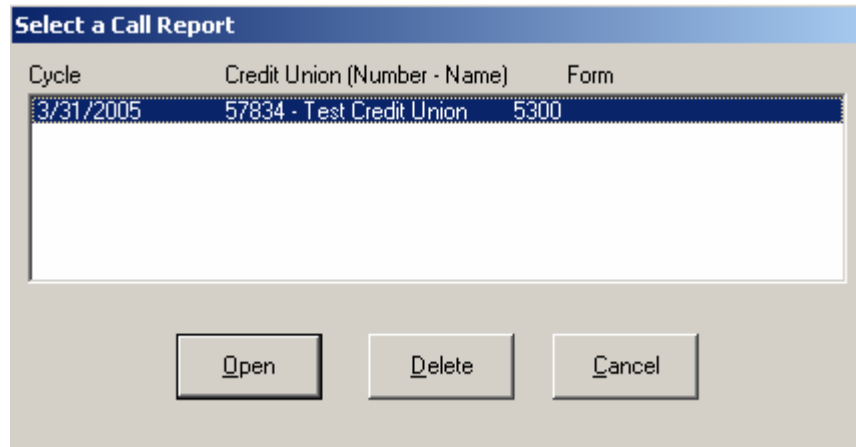1. Click **File** on the tool bar menu and select **Open**. A **Select a Call Report** window, as below, will pop up.

2. Select the applicable call report and the **Delete** button will activate. Click on the **Delete** button. A pop up message, as below, will appear questioning the action.
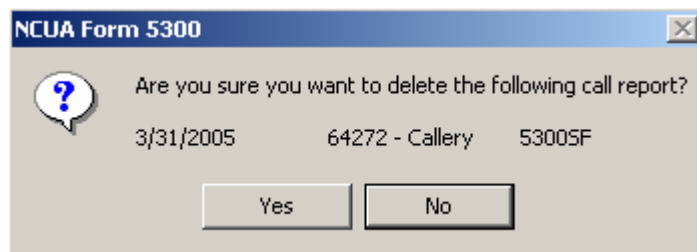
3. Click the **Yes** button to delete the call report or click the **No** button to cancel the action.

g. To **Exit** the program:

1. Click **File** on the tool bar menu and select **Exit** or click on the ⊠ in the upper right hand corner of the window. A **Save Work First** window will pop up if changes were made since the last time the file was saved.

2. Click the **Yes** button to save changes and exit the program or click the **No** button to exit the program without saving changes or click the **Cancel** button to continue working on the call report.

h. To **Browse** for an account, error or warning:

1. Click **Data** on the tool bar menu, select **Browser** and **Account**, **Error**, or **Warning**, as applicable. A **Browser** window, as below, will pop up.
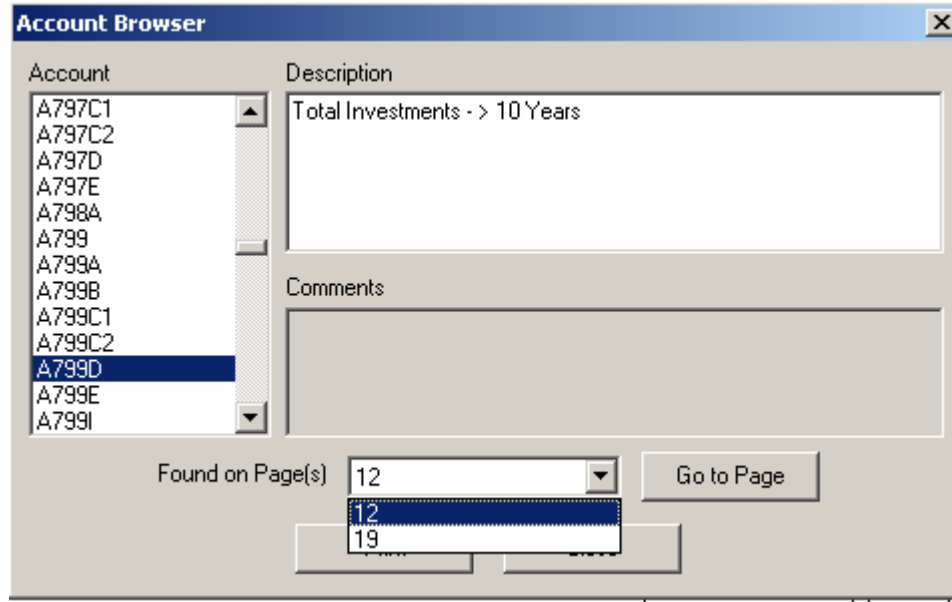
2. Click on a selection in the left hand menu. The description box will populate with a description of the account, error or warning, as applicable. The comment box will only be active in the warning browser. <u>A comment must be provided for every warning.</u> The **Found on Page(s)** dropdown menu will include a list of the pages containing the account, error or warning.

3. Click on a page number in the dropdown menu and click the **Go to Page** button to navigate to the page containing the questionable data and make any necessary corrections.

4. Click on the **Print** button to print a report of all accounts, errors or warnings, as applicable. The report of warnings will include a list of the comments provided in the comment box.

i. To **Import** a file:

The import option allows a user to import a transmission file that is saved on the hard drive or on disk. Examiners will use this option to import a transmission file forwarded by a credit union either on disk or via email. <u>All call reports must be closed in order to import a file</u>.

1. Click **Data** on the tool bar menu, select **Import**. A **Select a Transmission File to Import** window will pop up. <u>Please note if a call report is open, the Import option will be grayed out.</u>

2. Browse to the directory containing the transmission file to import, click on the file name and click the **Open** button.

3. If the call report already exists in the program, a warning message, as below, will appear to alert the user the existing file will be overwritten.

Existing Report Warning

? The Call Report you are trying to import already exists.

If you import this report you will overwrite the existing report.

Do you wish to continue?

Yes   No
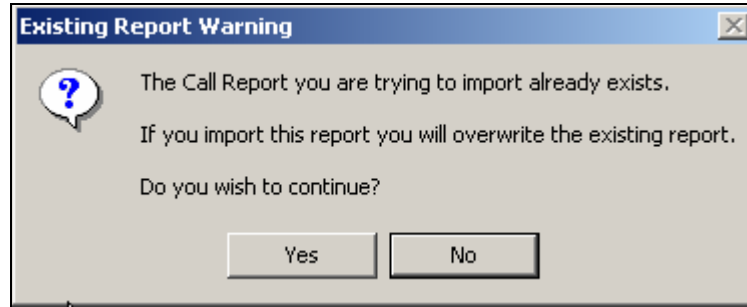
4. Click the **Yes** button to overwrite the existing file or click **No** to cancel.

j. To **Export** a file:

1. Click on **Data** on the menu bar and select the **Export** option. Please note if the call report contains errors or if the comment box for any active warning is empty, an Action Denied error message will appear, as below. All errors must be resolved and a comment must be provided for each warning before creating and exporting a transmission file.

Action Denied

⚠ Export is not allowed at this time.

Reason: Errors exist in the call report.

OK

2. Select a location to export the report. Click the **Save** button.

3. A message, as below, will appear when the file is successfully saved. The message will indicate the path where the file was saved including the drive letter and file name. The example below shows the export file name as 5300Data-#####YYYYYY.XML. The # symbols in the file name represent the credit union's charter number and the Y represents the cycle date.

NCUA Form 5300

ℹ Your report was successfully saved to D:\My Documents\5300Data-67959200503.XML.

OK
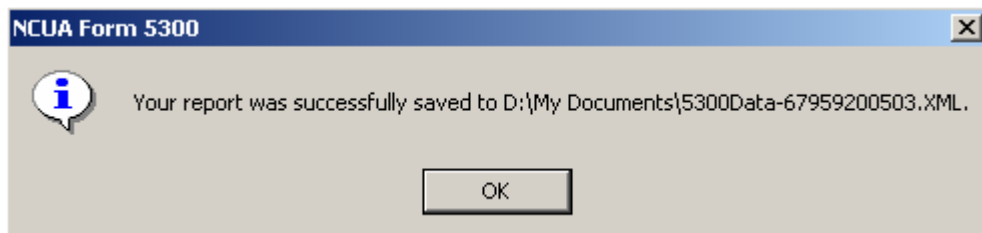
4. Save the transmission file to a data disk or hard drive. The disk containing the transmission file may be mailed to the appropriate supervisory authority. Alternatively, the transmission file may be forwarded to the appropriate supervisory authority as an attachment to an email or via the **eSend to NCUA** option as described in the next section.

k. To send the file using **eSend to NCUA**:

1. Connect to the Internet via a network connection or a dial-up modem. If using a dial-up connection, connect to the credit union's Internet Service Provider (e.g., America Online).

2. Double click on the **NCUA Form 5300** Desktop icon to start the program.

3. Click the link to open the applicable call report from the Home Page.

4. Click on **Data** on the menu bar and select the **eSend to NCUA** option. Please note if the call report contains errors or if the comment box for any warning is empty, an Action Denied error message will appear, as below. All errors must be resolved and a comment must be provided for each warning before using this option.
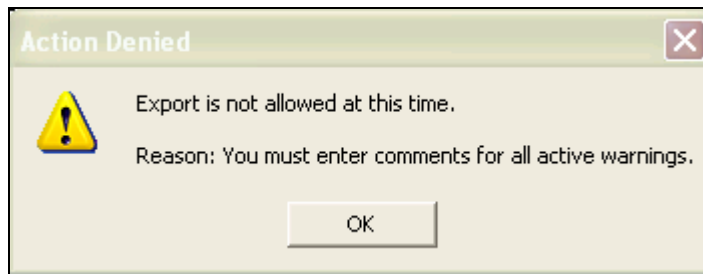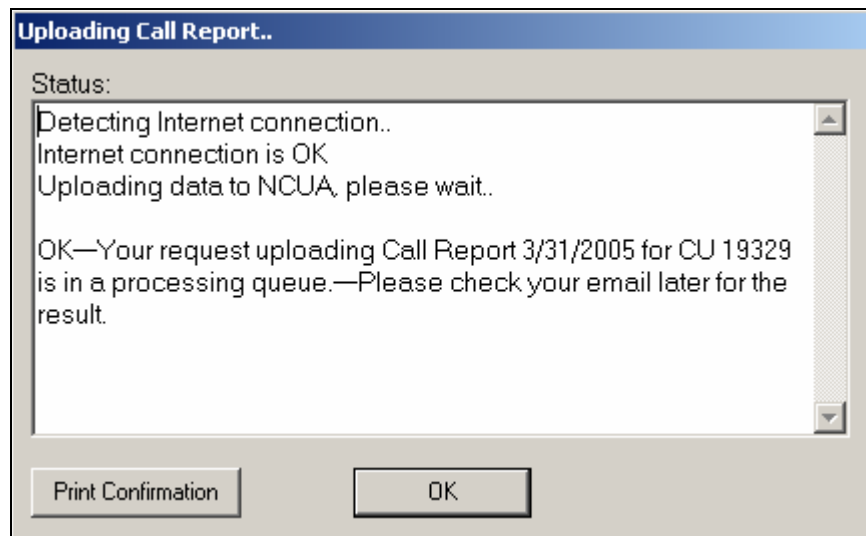

5. If all errors are clear and a comment exists for each triggered warning, an **Authentication** window, as below, will pop up.

6. The Charter Number will automatically populate. Enter the credit union's password. <u>Please note to change the password, follow the instructions in the Change 5300 Call Report Password section below.</u>

7. Enter an email address to receive the upload confirmation and reports. This email address should be that of the primary staff member responsible for preparing the 5300 call report. Confirm the email address by entering it a second time. Click the **OK** button when the entries are complete.

   The **eSend Data** window, as below, will display a status message indicating the call report was forwarded to a processing queue. Click the **Print Confirmation** button to send the upload confirmation information to your printer. Click the **OK** button and wait to receive the results via email. If the **eSend to NCUA** is successful, it is **not necessary** to create and mail an export file data disk to the appropriate supervisory authority.

   Uploading Call Report..

   Status:

   Detecting Internet connection..
   Internet connection is OK
   Uploading data to NCUA, please wait..

   OK—Your request uploading Call Report 3/31/2005 for CU 19329 is in a processing queue.—Please check your email later for the result.

   Print Confirmation   OK

8. If the following message appears, it is an indication that the password entered in step 6 is not the correct password.

   Uploading Call Report..

   Status:

   Detecting Internet connection..
   Internet connection is OK
   Uploading data to NCUA, please wait..

   Error***ERROR*** Invalid password.
   You do not have permission to access FAS data of this credit union 67959

   OK
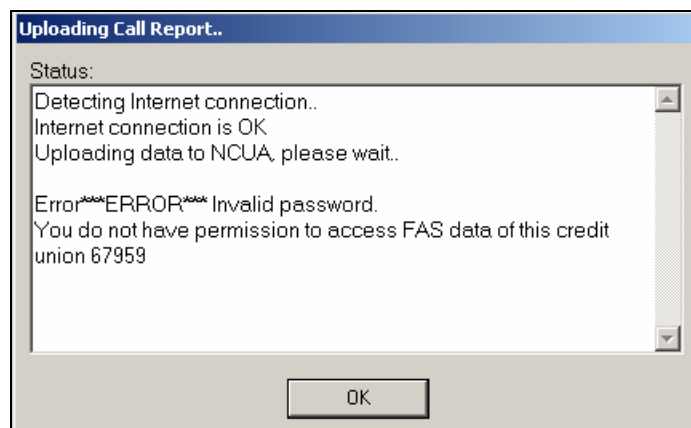
9. If the upload was successful, within 24 hours, an email with two attachments will be delivered to the email address provided in step 6 above. The first attachment is a file with a .txt file extension, as below, containing the following information: upload timestamp, credit union charter number, credit union name, call report cycle date, and status (the status indicates the upload was successful).
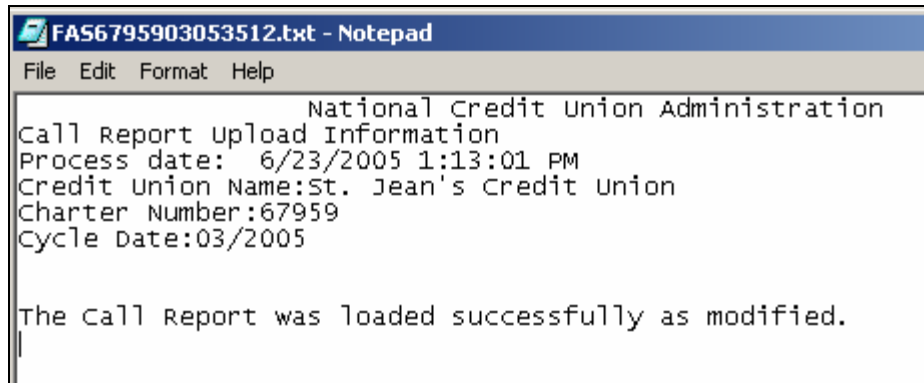
The second attachment is a file with a filename like *WM05#####[nnn].XLS* where W represents Warnings Report, M represents the cycle month, 05 represents the cycle year, the # symbol represents the charter number and [nnn] is a long string of numbers. This file contains the Historical Warnings Report described in the Data Transmission section above.

10. The Financial Performance Report, as described in the Data Reporting section above, will also be delivered to the email address noted in step 6 within 24 hours.

I. To **Download Validated Reports** (for prior cycle corrections)

1. Click on **Data** on the menu bar and select the **Download Validated Reports** option. A **Choose a Cycle Date** window, as below, will pop up.
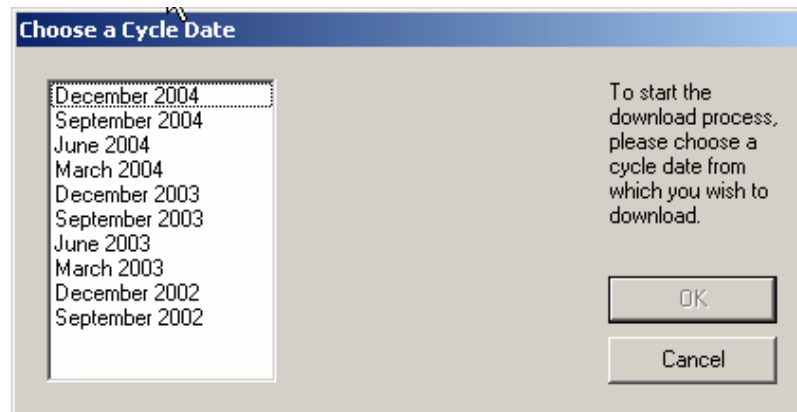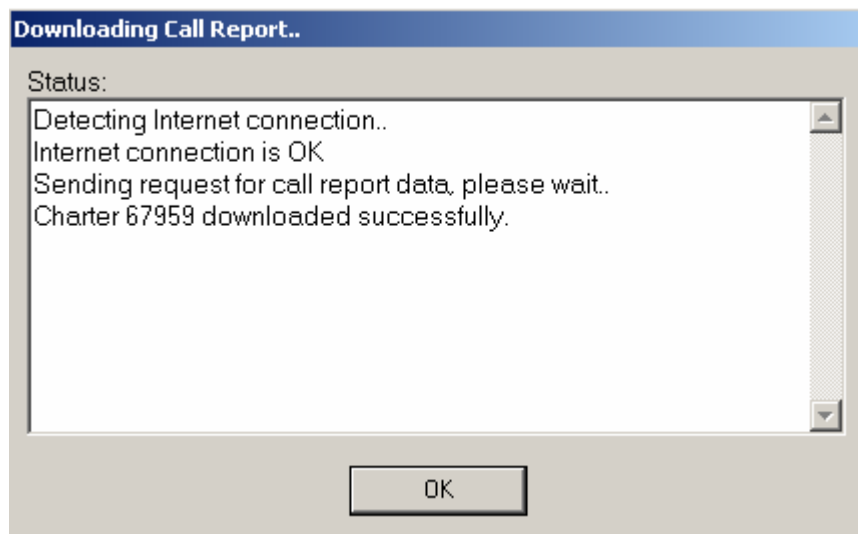
2. Select the applicable cycle date in the list of available cycle dates and click the **OK** button. An **Authentication** window, as below, will pop up.

3. Enter the credit union's charter number and password. Click the **OK** button. A **Downloading Call Report** window, as below, will pop up. The transmission file will download directly to the program and will be available for any necessary modifications. Click **OK** to close the window.

m. To Change 5300 Call Report Password

1. Open Internet Explorer, type in the following Internet address: https://webapps.ncua.gov/CUPMS and press enter.

2. Click the **OK** button if a Security Alert warning box appears.

3. The Credit Union Password Management page will appear.

Credit Union Password Management

This application is for NCUA Credit Unions only, not the general public. This application allows users to manage Credit Unions' pa applications. If you have any questions regarding this application please call the OCIO Technical Support Center at 1-800-827-3255.

Select an Application Name: 5300 —5300 Call Report ▼ *

Enter Your Charter Number: __ *

Change Password
Forgot your password? Use your challenge answers to reset it
Request the 5300 Call Report password to be sent to your Credit Union email address
Request the 5300 Call Report password to be sent to your Credit Union Fax number
Request the Report of Official (ROO) password to be sent to your Credit Union ROO email address
Request the Report of Official (ROO) password to be sent to your Credit Union ROO Fax number
Submit your answers to your Credit Union password challenge questions

* Requ

4. In the Select an Application Name: drop down box select the **5300 ---5300 Call Report** option.

5. Input the Credit Union's charter number and select the Change Password option.

6. Enter the current password, new password twice, and click the **Submit** button. Review the Rules of valid Passwords to ensure the new password will meet password requirements.

7. If the password is successfully changed the following message will appear: **The Password has been changed for this Charter Number:** followed by the Credit Union's charter number and name.

8. Remember the new password or write it down and store it in a secure place. The new password may be used immediately.

We have added a series of challenge questions in case you forget your password. The website address for the challenge questions is https://webapps.ncua.gov/CUPMS/CUChallengeCA.aspx.

Please take a moment to set up your challenge questions now so you will be able to retrieve your password from the system in the event you need to access it in the future.
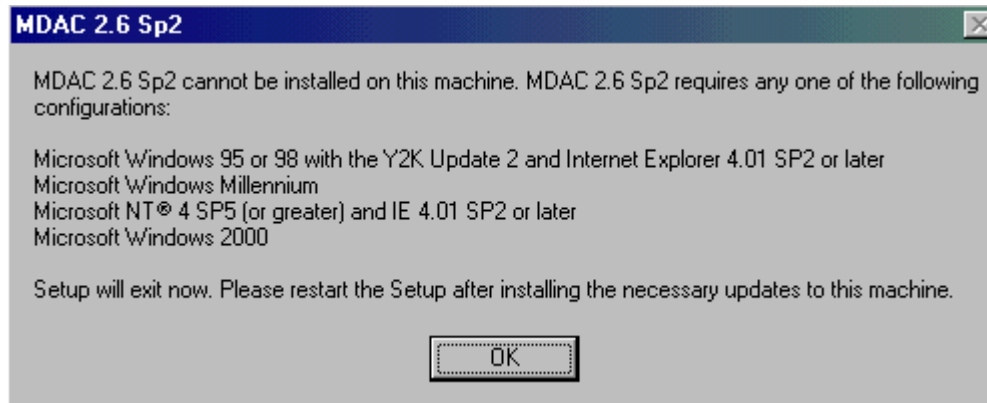
You may also choose to have a lost or forgotten password faxed to the fax number on record or emailed to the email address on record.

A Users' Guide to the 5300 Call Report Software

IV.   Technical Support Issues

The following is a list of technical issues that may be associated with using the NCUA 5300 Call Report software. The solutions are offered only as a guide. Credit union staff are advised to consult with their technical support staff before attempting to implement these solutions.

1. Error when installing the NCUA Call Report software:

> **MDAC 2.6 Sp2**
>
> MDAC 2.6 Sp2 cannot be installed on this machine. MDAC 2.6 Sp2 requires any one of the following configurations:
>
> Microsoft Windows 95 or 98 with the Y2K Update 2 and Internet Explorer 4.01 SP2 or later
> Microsoft Windows Millennium
> Microsoft NT® 4 SP5 (or greater) and IE 4.01 SP2 or later
> Microsoft Windows 2000
>
> Setup will exit now. Please restart the Setup after installing the necessary updates to this machine.
>
> [OK]

Solution:

The user may need to install the Windows 98 Year 2000 Update http://www.microsoft.com/windows98/downloads/contents/wurecommended/y2k/default.asp and the Windows 98 Year 2000 Update 2 http://www.microsoft.com/windows98/downloads/contents/WURecommended/y2k2/Default.asp.

Microsoft identified minor Year 2000 issues within Windows® 98. These updates correct several minor issues associated with generating dates on or after January 1, 2000. Users' must install the Year 2000 Update before installing Update 2.

If the error still exists, the users may try to skip MDAC 2.6 and try upgrading to MDAC 2.7, thereby making the NCUA Call Report installation skip its attempt to install MDAC 2.6. To do download and install MDAC 2.7: http://www.microsoft.com/downloads/details.aspx?familyid=9ad000f2-cae7-493d-b0f3-ae36c570ade8&languageid=f49e8428-7071-4979-8a67-3cffcb0c2524&displaylang=en

After the MDAC 2.7 installation completes successfully, the user should retry installing the Call Report software.

A Users' Guide to the 5300 Call Report Software

2. Error when launching the program:

Error Message:

The feature you are trying to use is on a network resource that is unavailable. Click OK to try again or change the path.

Solution:

The user may have tried to install the program on a computer for which the user does not have administrative privileges. If so, even when the program is uninstalled and then installed by an IT person with administrative privileges, the error still exists. This is because the registry keys were altered when the user originally attempted to install the program. An IT persons familiar with registry keys needs to contact the technical help desk so the technician can walk them through the process of deleting the registry key.

3. Error when starting a New call report:
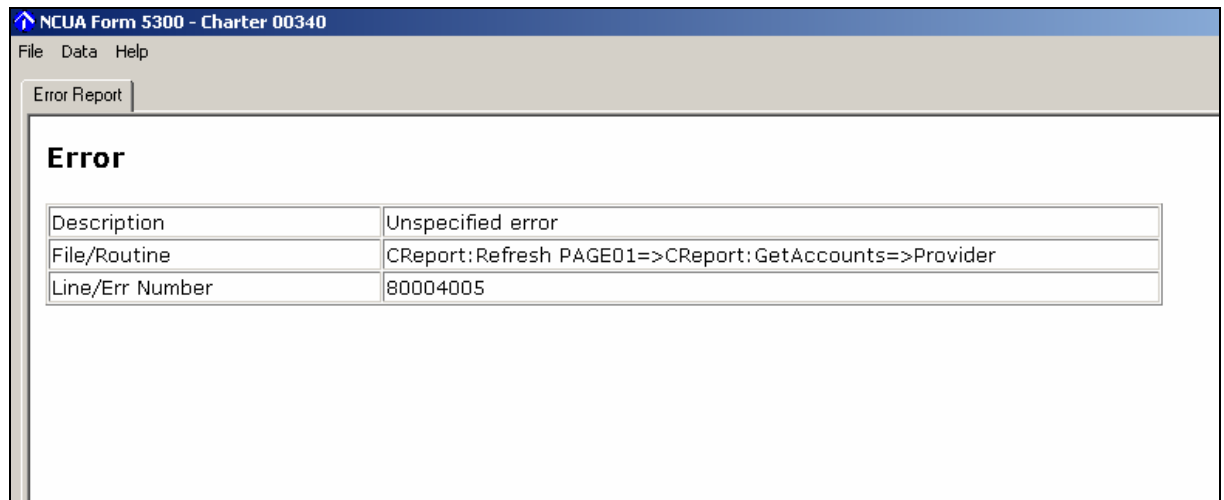
Solution:

The user may need to download the latest service pack for the Jet 4.0 Database Engine. By default, Microsoft Jet is the database engine that is used in Microsoft Access. This error results if the latest service pack has not been installed. To verify that you have the latest service pack installed for your operating system, visit the following Microsoft Web site: http://windowsupdate.microsoft.com.

4. Error when using Download Validated Report option:
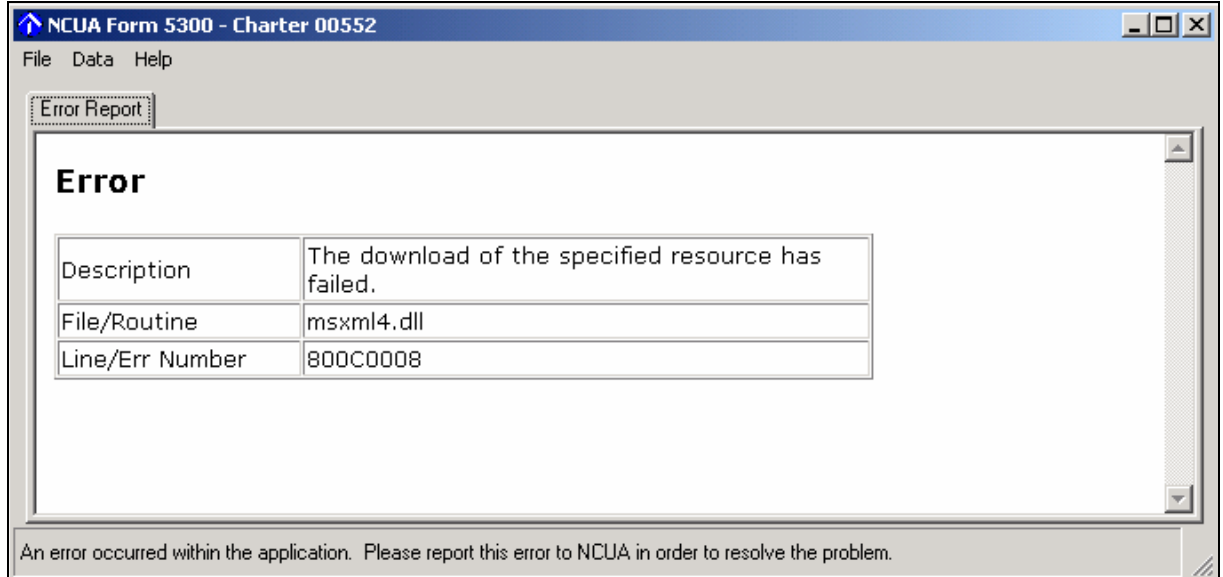
Solution:

The user may not have at least one language selected within Internet Explorer (IE). To determine if this is the problem, within IE, go to Tools->Internet Options, click on the 'Language' button. Ensure that at least one language is selected, ex. "English (United States)".

If the error still exists, the user may need to re-install the MSXML library, which is the component used to talk to the NCUA servers.

msxml.msi

5. Error when trying to open the Historical Warnings Report:

The naming convention for the Historical Warnings Report (HWR) is *WM05#####[nnn].XLS* where W represents Warnings Report, M represents the cycle month, 05 represents the cycle year, the # symbol represents the charter number and [nnn] is a long string of numbers. Due to the long file name, the email server may either strip out the HWR or change the file extension.

Solution:

If the file is stripped out of the email message, the user can ask the credit union's email administrator to recover the HWR Excel file or ask the examiner to forward a copy of the HWR, or resubmit the upload with a different email address like hotmail.com or yahoo.com which allows most attachments.

If the file extension was changed by the email server, the user can still access the report by saving the file to the hard drive and changing the file extension back to .xls.

A Users' Guide to the 5300 Call Report Software

5300 Call Report Process Improvements
Frequently Asked Questions

1. Must a credit union submit the 5300 Call Report on a CD-Rom?

There are several ways to submit the 5300 Call Report. The most advantageous way is to use the eSend to NCUA option under the Data menu in the 5300 software. Alternatively, a credit union may export the 5300 Call Report file and attach the file to e-mail or save it to CD-Rom. Finally, a credit union may submit the 5300 Call Report in hard copy by fax or mail.

To yield the most benefits, submit the 5300 Call Report via eSend and receive the Financial Performance Report and Historical Warnings Report within 24 hours.

2. May a credit union continue to submit the 5300 Call Report manually?

Yes, the 5300 Call Report may be submitted manually; but, NCUA strongly encourages credit unions to move toward using eSend. The benefits of eSend include the more timely receipt of an expanded Financial Performance Report (FPR) and Historical Warnings Report. These tools may enhance data accuracy, assist with trend analysis, and facilitate communications with the examiner. Also, the call report software has built in subtotals and edit checks that help validate the accuracy of the data.

3. If the call report data triggers an error or warning in the software, will the 5300 software program highlight the particular item causing the error or warning?

Yes, the data elements that trigger an error or warning are shaded in pink to help identify the data source triggering the error or warning. Please refer to the Error Browser or Warning Browser for specific details to assist in correcting an error or warning.

4. Will state chartered credit unions be able to use eSend?

The software and process is the same for federal and state chartered credit unions. NCUA will not programmatically prevent a state chartered credit union from using eSend; however, some State Supervisory Authorities (SSAs) may have a policy that prohibits their state chartered credit unions from using eSend. NCUA encourages all credit unions to use eSend to yield the greatest benefit.

5. If a credit union uses eSend, must they additionally send the 5300 Call Report to the examiner?

No, if a credit union uses the eSend option to submit the call report, there is no need to send the hardcopy report to the examiner. The examiner or SSA, as applicable, will electronically receive the call report data submitted by a credit union. The credit union will receive an email confirmation to inform whether the eSend upload was successful. If the confirmation email indicates there was an error in the upload, the credit union may

need to correct the error and eSend the file again. If the confirmation email indicates the upload was successful, no further action is required.

6. **When saving or exporting a file, will the 5300 software program automatically name the file or does a credit union create the name?**

The program uses a naming convention when saving or exporting the file. The naming convention is 5300Data-XXXXXYYYYQQ where X represents the five-digit charter number, Y represents the four-digit year of the cycle, and Q represents the two-digit month for the applicable quarter.

7. **May a credit union save the file in a format other than the XML format?**

No, the software only allows output in the XML format; however, the FPR the credit union receives within 24 hours after eSend contains the entire income statement and balance sheet, as well as financial ratios, in Microsoft Excel. The FPR available on request from the NCUA website, at the URL noted below, is even more detailed containing most of the call report data. http://www.ncua.gov/data/FprTrans.htm

8. **How soon after the credit union submits the call report by eSend will the expanded pages of the FPR be available on the Internet by request?**

The more detailed FPR information is available immediately after a credit union submits the call report using eSend. Once the credit union receives the electronic 5-page FPR via email, they may go to the URL noted in question 7 to request an expanded report.

9. **If an SSA required a copy of the financial statements be sent along with the 5300 Call Report in the past, is that still a requirement?**

NCUA recommends a state-chartered credit union contact their SSA regarding specific policies. At this time, the financial statements cannot be attached to the 5300 Call Report file that is submitted using eSend. However, the statements can be sent to the SSA separately through the mail, email, or fax.

10. **If a credit union uses eSend, will they receive a hard copy of the FPR with updated peer ratios when they are available for the current cycle?**

No, a credit union using eSend will not receive a hardcopy FPR; however, NCUA will notify all credit unions when the peer ratios for the current cycle are available. Credit unions using eSend may request an updated FPR that includes peer ratios for the current cycle via the NCUA Internet site after the cycle is complete. The new FPR does, however, include the prior period peer ratios for informational purposes.

11. How soon after the call report date are the current period peer ratios available?

The current cycle peer ratios are available approximately 6 to 8 weeks after the 5300 Call Report quarter end date.

12. Does NCUA expect board members to understand what's in the FPR? Are examiners available to explain?

Yes, NCUA expects board members to have an understanding of the credit union's financial statements. Examiners are available to explain. Board members may also want to review the FPR Guide located on NCUA's website under Credit Union Resources, Guides, Manuals, & Forms, or at the URL noted below. The FPR Guide provides the calculations for all FPR financial ratios.

http://www.ncua.gov/GuidesManuals/fpr_guide/fpr_guide.htm

13. Why would I need to change my call report? How far can I go back?

A credit union may need to make a prior period accounting adjustment or correct an error in a previous report. With the new 5300 Call Report software, a credit union can makes changes back to September 2002. If a change to a call report prior to September 2002 is required, the credit union should contact their NCUA examiner or SSA to assist with the adjustment.

14. Does the NCUA examiner or SSA have to validate a 5300 Call Report submitted via e-Send before the data is available for a credit union to request the expanded FPR via the Internet?

No, although all call report submissions must be validated by an NCUA examiner or SSA, the expanded pages of the FPR are available for request upon initial upload. Having these pages available immediately provides the framework for the credit union to review the data submission for errors or omissions and to analyze trends. The FPR is now a dynamic reporting tool, which means that, in the event a correction is made to the reported data, the FPR is updated to reflect the most recent information submitted.

15. The call report has numerous gray cells that do not accept data entry. Why?

Gray shading on data entry fields indicates the fields are calculated accounts. Calculated accounts either flow from another page of the call report or are produced through a calculation such as summing a column or row of data. Once all required schedules are compete, these cells will automatically populate.

16. Where can a credit union find their password to use eSend?

The initial password is on the bottom left hand corner of the letter that was sent with the call report information for December 31, 2005. Credit unions can manage their password through NCUA's password management system at https://webapps.ncua.gov/CUPMS.

https://webapps.ncua.gov/CUPMS. From this site credit unions can retrieve forgotten passwords as well as change their password.

17. Is a credit union required to respond to the Historical Warnings Report?

The Historical Warnings Report is for informational purposes only.   It may help a credit union identify errors, trends, potential problem areas, or items an examiner may call to discuss. There is no requirement for a credit union to respond to the report.

18. How soon after using e-Send will a credit union receive confirmation of a successful upload?

A credit union will receive conformation of a successful upload within 24 hours to the e-mail address provided by the credit union during the eSend process.

19. How many cycles back does the Historical Warnings Report go for comparison purposes?

The Historical Warnings Report compares data from the current cycle to historically reported data. The time periods that are compared vary for the different types of warnings but the maximum is a comparison for twelve cycles back.

20. Does NCUA make the call report software available to information technology vendors?

NCUA provides the call report software specifications on the NCUA web site at http://www.ncua.gov/data/5300/5300schema.html. Vendors may use this schema to program their software to prepare files to import data directly into the 5300 Call Report software.