

NCUA LETTER TO FEDERAL CREDIT UNIONS

**NATIONAL CREDIT UNION ADMINISTRATION
1775 Duke Street, Alexandria, VA 22314**

DATE: November 2000 **LETTER NO.:** 00-FCU-02

TO: Federal Credit Unions

SUBJ: Field of Membership Internet Application

ENCL: (1) Appendix
(2) Enclosure A
Username and Password Request

In keeping with the goal of NCUA's chartering policy to provide service to all eligible select groups desiring credit union service, federal credit unions (FCUs) having multiple common bonds may submit field of membership (FOM) expansion requests using the Internet. **The effective date for use of the Internet application system is November 27, 2000.**

Use of the Internet application is optional. You may continue to submit expansion requests directly to your regional office for select groups not exceeding 500 primary potential members using NCUA's Form 4015 EZ if preferred. Form 4015 EZ can be found in NCUA's Chartering and Field of Membership Manual and on our Website at www.NCUA.gov.

For your information, I have enclosed with this letter, detailed information and instructions for using NCUA's field of membership application program. If you receive an error message when using the automated program, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.

If you have any questions regarding FOM amendments, please contact your regional office.

Sincerely,

_____/s/_____
Norman E. D'Amours
Chairman
National Credit Union Administration Board

Enclosures

APPENDIX

To use the Internet form, the select group to be added must have an occupational common bond, the primary potential members of the select group must be 500 persons or less, and the select group must be within the service area of one of the credit union's service facilities. Although considered an occupational group, adding contract employees generally requires a higher level of review and, therefore, the expansion request must be submitted to your regional office along with the required documentation.

The maximum number of primary potential members (excluding members of the immediate family or household) cannot exceed 500 when using the Internet application. Credit unions are not limited in the number of select groups added per electronic request

If your request exceeds 500 primary potential members, the Internet application cannot be used. In these cases, NCUA's Form 4015 must be submitted to your regional office along with the required documentation. Form 4015 can be found in NCUA's Chartering and Field of Membership Manual and NCUA's website at www.NCUA.gov.

The following documentation requirements must be adhered to:

- The federal credit union must obtain a letter on the select group's letterhead signed by an authorized representative of the select group to be added. This letter must indicate the:
 - Select group has an occupational common bond;
 - Select group wants to be added to the credit union's FOM;
 - Number of primary potential members; and
 - Select group's proximity to the credit union's nearest service facility.
- The federal credit union must permanently retain the letter 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. Failure to provide this documentation when requested may result in removal of the select group(s) from the credit union's FOM and/or loss of Internet expansion privileges.

Please note, an expansion request should be submitted by one method only (i.e., fax, regular mail, or Internet).

You cannot use this form to:

- Add a select group to a single common bond credit union;
- Convert from a single common bond credit union to a multiple common bond credit union;
- Add a corporate account for any select group;
- Add select groups with a primary potential membership over 500;
- Add select groups sharing an associational common bond (i.e., churches, labor unions, homeowners associations, etc);
- Expand or convert to a community charter; or
- Add an underserved area.

If approval is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. NCUA will send the FCU a letter confirming the action(s) taken via the Internet application, and a copy of Section 5 of the credit union's charter (if requested).

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

- Review of a group's proximity to the FCU's nearest service facility;
- Review of the FCU's administrative capacity for FOM expansion;
- Review of the FCU's net worth; or
- Quality control – NCUA will periodically review requests submitted even though the expansion meets all of the standards for approval. This is part of NCUA's quality control process. If you are contacted by your regional office, you should be prepared to submit, via fax or regular mail, a copy of the group's letter requesting service or any other documentation requested.

NCUA will review all Pending groups and send the FCU a letter indicating the action taken for each group requested via the Internet application, and a copy of Section 5 of the FCU's charter if requested.

SYSTEM REQUIREMENTS

In order to use NCUA's FOM Internet Application your operating system should be Windows 95 or higher. In addition, your browser should be Internet Explorer version 5.0 or higher or Netscape version 4.x.

THE NCUA CERTIFICATE

To access the system, you need a username, password, charter number, and personal identification number (PIN). To obtain a username, password, and PIN **you must fax Enclosure A to your regional office**. NCUA will review the information submitted and contact the board authorized representative with the username and password. The PIN number will be either faxed or mailed to the board authorized representative at his or her preference.

You must have a username and password to download the NCUA Certificate and access the Internet FOM Application.

STEP 1 - ACCESSING THE NCUA CERTIFICATE

Go to the NCUA webpage (www.ncua.gov) and select FOM Internet application.

Click on Download an NCUA Certificate (you only need to do this once to set it up)

1. Click Yes to Security Alert
2. Username and Password

Fax Enclosure A to your regional office to obtain the username and password. NCUA will review the information submitted and contact you with your username and password. You must have a username and password to download the NCUA Certificate.

3. Click OK
4. Brings you to the certificate enrollment form. **This must be filled out correctly – It cannot be cleared out later.**

Authorized Representative	(Your full name)
Charter Number	(Your credit union's charter number)
Credit Union Name	(Your credit union's name)
Phone	(Your telephone number including area code)
City	(Your city)
State	(Your state)
Email	(Your full email address)

5. Click Submit Request button
6. Click on Download button
7. Click Yes
8. Click OK
9. Close Internet

STEP 2 - USING THE SYSTEM:


1. Open your Internet Browser
2. Go to the NCUA webpage (www.ncua.gov) and select FOM Internet application
3. Select Item 2 – Go to Internet Web Application
4. Click Yes to Security
5. Click OK to Client Authentication
6. This will bring you to the system. To enter the application you will need your credit union's charter number and PIN.
7. Refer to the following instructions to use the Internet application.

LOGGING ON AND USING THE INTERNET APPLICATION FORM

FOM Login Screen

Enter your credit union's charter number and PIN. PIN's are case sensitive; enter the PIN exactly as provided.

If you do not know your credit union's charter number, click on the [Click here if you don't know your charter number](#) link to obtain it. Follow the instructions that appear on the screen. Click on the Back arrow on your browser to return to the previous screen.

If you do not know the PIN, click on the  button to submit a PIN request directly to the Division of Insurance's mailbox. You must provide the requester's name and title, whether you want the PIN mailed to you via regular mail (provide mailing address), or via FAX (provide FAX number). The PIN will be mailed or faxed back to you.

FOM Internet Application

NOTE: 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 Internet application form.*

- 3) Enter the name of the credit union board authorized representative.
- 4) Enter the title of the credit union board authorized representative.
- 5) Enter the telephone number of the credit union board authorized representative. Do not enter an extension.
- 6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the following information for the select group:

street address (physical office location only, no post office boxes)

city

state

zip code

name of the select group's representative

title of the select group's representative

telephone number of the select group's representative (do not enter an extension)

8) Indicate whether the select group has an occupational common bond by clicking Yes or No. If the select group does not have an occupational common bond, you must submit NCUA's Form 4015 EZ and the sponsor's letter directly to the regional office.

9) Select the FOM clause(s) that best fits the select group. You may select more than one clause by clicking on the clause while holding down the control key. If you choose more than one clause, you must choose AND or OR to appropriately describe the FOM desired.

Examples:

Employees of LAP, Inc., who work in or are paid from Shamokin, Pennsylvania

Employees of LKM Company who work in and are supervised from Catalina Island, California

Employees of SAB Construction who work in or are paid from or are supervised from Alexandria, Virginia

Employees of TIC who work in and are headquartered in Austin, Texas

Students attending Radford University in Radford, Virginia

Employees of and students attending Skyline Elementary School in Morningside, MD

10) Enter the number of primary potential members. Do not include immediate family or household members.

11) Enter the distance (in miles) of the select group from the credit union's nearest service facility. If the distance from the select group to the credit union's nearest service facility is less than one mile, enter 1.

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

13) Click if adding another select group. Click if you wish to view the select groups previously added. Click if you wish to delete this select group from the Internet application.

If you wish to print the application for each group, you must print prior to clicking Next 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.

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

15) You may request a hardcopy of your credit union's FOM by clicking Yes. Your FOM will be mailed to you. A copy of the FOM will not be sent to you unless you click Yes. If you do not require a hardcopy of your FOM at this time, you may contact the regional office should you require a hardcopy in the future.

16) Click to submit the application to NCUA.

FOM Confirmation

You must retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the Internet application form. This documentation may be requested by NCUA at any time. Failure to provide this documentation when requested may result in the removal of the select group(s) from the credit union's FOM and/or could result in the loss of Internet application expansion privileges.

You may modify and/or edit select groups added from this screen. If no modifications are needed, click on the Done button. Click on the button to go to the Group Information screen to review the data. Make any necessary changes, then click the button. If you modify a select group, you must retain the latest version of the Confirmation Certificate.

When you return to the Confirmation Certificate you will no longer have the Modify/Delete option. If you determine additional changes are needed, you may click on the Back arrow on your browser; however, clicking on the Back arrow will automatically erase all modifications previously made. You will need to re-enter **all** modifications.

If you do not receive a Confirmation Certificate, the system has not accepted your FOM expansion request. Return to the home page and resubmit your request using the procedures outlined in these instructions.

ENCLOSURE A

**USERNAME AND PASSWORD REQUEST FOR USE OF INTERNET FIELD OF
MEMBERSHIP APPLICATION FORM**

CREDIT UNION NAME: _____

CHARTER NUMBER: _____

CREDIT UNION MAILING ADDRESS: _____

BOARD AUTHORIZED REPRESENTATIVE: _____

TITLE: _____

TELEPHONE NUMBER (INCLUDING EXTENSION): _____

FAX NUMBER (if applicable): _____

I want my personal identification number sent by (check one):

FAX _____ Regular Mail _____

By signing below, I certify the above named credit union representative is authorized by the Board to submit field of membership expansion requests.

Board Presiding Officer

Date

Print Name Board Presiding Officer

REGIONAL OFFICES

Region I – Albany Telephone (518) 862-7400
Fax (518) 862-7420

Region II – Capital Telephone (703) 519-4600
Fax (703) 519-4620

Region III – Atlanta Telephone (678) 443-3000
Fax (678) 443-3020

Region IV – Chicago Telephone (630) 955-4100
Fax (630) 955-4120

Region V – Austin Telephone (512) 342-5600
Fax (512) 342-5620

Region VI – Pacific Telephone (925) 363-6200
Fax (925) 363-6220