



1997 ECONOMIC CENSUS

CREDIT UNIONS

DUE DATE ▶ **FEBRUARY 12, 1998**

If you have questions about completing this report, please call or write the Census Bureau. In any communication, be sure to refer to the 11-digit Census File Number (CFN) printed in the label to the right. Please return your completed report to:

BUREAU OF THE CENSUS
1201 East 10th Street
Jeffersonville, IN 47134-0001

Toll-free assistance, 8:00 a.m. to 8:00 p.m., eastern time, Monday through Friday:

1-800-233-6136

FI-6002

Please read the accompanying instructions before answering the questions.

Census use

(Please correct any errors in name, address, and ZIP Code.)

YOUR RESPONSE IS REQUIRED BY LAW. Title 13, United States Code, requires businesses and other organizations that receive this questionnaire to answer the questions and return the report to the Census Bureau. By the same law, **YOUR CENSUS REPORT IS CONFIDENTIAL.** It may be seen only by Census Bureau employees and may be used only for statistical purposes. Further, copies retained in respondents' files are immune from legal process.

If this questionnaire does not seem to apply to your business, complete it to the extent possible and explain in REMARKS section – this should fulfill your reporting requirements and will reduce followup correspondence.

Item 1. EMPLOYER IDENTIFICATION NUMBER
Is the Employer Identification Number (EIN) shown in the label the same as the one used for this establishment on its latest 1997 Employer's Quarterly Federal Tax Return, Treasury Form 941?

094 1 Yes 2 No – Report current EIN below

(9 digits) _____

HOW TO REPORT DOLLAR FIGURES

Dollar figures should be **rounded to thousands** of dollars.
Example: If a figure is **\$1,125,628.79** report **1 126** • Preferred
Acceptable

| Mil-lions (000) | Thou-sands (000) | Dol-lars (000) |
|-----------------|------------------|----------------|
| 1 | 126 | |
| 1 | 125 | 629 |

Item 4. DOLLAR VOLUME OF REVENUE

Bil. Mil. Thou. Dol.

010

Revenue in 1997

Item 5. PAYROLL

Mil. Thou. Dol.

030

Payroll in 1997, BEFORE DEDUCTIONS

a. Annual

031

b. First quarter (January–March)

Item 6. EMPLOYMENT

Number

032

Number of paid employees for pay period including March 12, 1997
(Include both full- and part-time employees)

Item 7. LEGAL FORM OF ORGANIZATION

Mark (X) the **ONE** box which best describes this establishment during 1997.

- 003 1 Individual proprietorship
- 2 Partnership
- 3 Cooperative
- 5 Government – Specify _____
- 0 Corporation
- 0 Subchapter "S" corporation
- 9 Other – Specify _____

Item 3. OPERATIONAL STATUS Number of months

a. How many months during 1997 was this establishment actively operated?

002

b. Which of the following best describes this establishment's status at the end of 1997? Mark (X) only ONE box.

Note: Complete the remainder of this report for the period operated even if the establishment ceased operation during 1997.

- 001 1 In operation
- 2 Temporarily or seasonally inactive
- 3 Ceased operation – Give date at right
- 4 Sold or leased to another operator – Give date at right AND enter name, etc., below

Figures only

Month Year

Name of new owner or operator

Number and street

City

State

ZIP Code

CONTINUE WITH ITEM 8 ON PAGE 2

Item 8. KIND OF BUSINESS OR ACTIVITY
What was this establishment's PRINCIPAL kind of business or activity in 1997?

Mark (X) only ONE box. 070

Federal credit union 6061001
 State chartered credit union 6062001
 Corporate credit union (Federal charter) 6061002
 Corporate credit union (State charter) 6062002
 Credit union in organization (charter pending) 6062003
 U.S. Central Credit Union 6019002

Credit union service organization (CUSO) – Describe 7777771

Other kind of business or activity – Describe 7777777

| Item 9. SOURCES OF REVENUE – Continued | | ESTIMATES are acceptable. Report dollars OR percents. | | | | |
|---------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------|------|-------|------|----------|
| Sources of revenue | Census use | Bil. | Mil. | Thou. | Dol. | Per-cent |
| | | 4. Other investment income (net) – Include all investment income not reported above – Specify 076 | 0480 | | | |
| 5. Service charges on share draft (deposit) accounts | 0600 | | | | | |
| 6. Service charges and fees on credit card accounts | 0610 | | | | | |
| 7. Loan origination fees | | | | | | |
| a. Residential real estate loans | 0621 | | | | | |
| b. Nonresidential real estate loans | 0622 | | | | | |
| c. Other loans | 0629 | | | | | |
| d. Sum of lines 7a through 7c | 0620 | | | | | |
| 8. Loan servicing and administration fees | 0630 | | | | | |
| 9. ATM and other electronic transaction fees | 0740 | | | | | |
| 10. Other fees and commissions – Specify 077 | 1210 | | | | | |
| 11. Other revenue – Specify 078 | 9810 | | | | | |
| 12. TOTAL (Should equal item 4 if reporting in dollars) | 9990 | | | | | 100% |

Item 9. SOURCES OF REVENUE
Report sources of revenue for this establishment either as dollar figures or as whole percents of total revenue. (See HOW TO REPORT DOLLAR FIGURES on page 1 and HOW TO REPORT PERCENTS, below) **Do NOT combine data for two or more lines.**

NOTE – Except in areas where Regulatory Accounting Principles (RAP) are required by NCUA, all entries are to be made in accordance with Generally Accepted Accounting Principles (GAAP). If RAP is used for any entries, please make a note in the REMARKS section. For definitions see page 3 (Special Instructions) and the NCUA Yearend Call Report.

HOW TO REPORT PERCENTS

If figure is **38.76%** of total sales:

- Report whole percents → **39**
- Not acceptable → 38.76

| Sources of revenue | Census use | ESTIMATES are acceptable. Report dollars OR percents. | | | | |
|----------------------------------------------------------------------------------|------------|-------------------------------------------------------|------|-------|------|----------|
| | | Bil. | Mil. | Thou. | Dol. | Per-cent |
| 1. Interest income | 850 | 851 | | | | 852 |
| a. Unsecured loans to members | 0211 | | | | | |
| b. New and used auto and truck loans | 0212 | | | | | |
| c. Residential (first mortgage and other) real estate loans – except home equity | 0214 | | | | | |
| d. Nonresidential (first mortgage and other) real estate loans | 0215 | | | | | |
| e. Home equity loans | 0216 | | | | | |
| f. Other loans to members | 0224 | | | | | |
| g. Other interest income | 0229 | | | | | |
| h. Sum of lines 1a through 1g | 0210 | | | | | |
| 2. Gains (losses) from trading securities | 0320 | | | | | |
| 3. Gains (losses) on investments (excluding trading securities) | 0350 | | | | | |

Item 10. Not applicable to this report.

Item 11. OWNERSHIP, CONTROL, AND LOCATIONS OF OPERATION

a. Is the FIRST DIGIT of your Census File Number (shown in the address label immediately after "CFN") a zero?

1 Yes – Complete this item
 2 No – Skip to item 12

b. Is this company owned or controlled by another company?

097 1 Yes →
 2 No

Enter name, address, and EIN of the owning or controlling company

EIN (9 digits)

c. Does this company own or control any other company or companies?

098 1 Yes →
 2 No

Enter name, address, and EIN of the owned or controlled company

EIN (9 digits)

ITEM 11 CONTINUED ON PAGE 3

If not shown, please enter your 11-digit Census File Number from the address label on page 1.

Census File Number

Item 11. OWNERSHIP, CONTROL, AND LOCATIONS OF OPERATION – Continued

SPECIAL INSTRUCTIONS

d. How many establishments operated under the Employer Identification Number (EIN) shown in the label (or as corrected in item 1) AT THE END of 1997?

Number

079

If more than one, provide the **physical location** address and other information indicated below for each establishment. The headquarters location should be first, followed by all other locations. If more room is needed, continue in the same format in REMARKS or on a separate sheet of paper.

Estimates are acceptable if book figures are not available.

| | | | | | | | |
|---|------------------------------|----------|-----------------------|--------------------------------------------------|------|-------|------|
| 1 | Name | | | 1997 | Mil. | Thou. | Dol. |
| | Number and street | | | Revenue | 081 | | |
| | City | | | Annual payroll | 082 | | |
| | State | ZIP Code | | Paid employees for pay period including March 12 | | | |
| | Kind-of-business description | | | 083 | | | |
| | | | Census use 088 | | | | |

| | | | | | | | |
|---|------------------------------|----------|-----------------------|--------------------------------------------------|------|-------|------|
| 2 | Name | | | 1997 | Mil. | Thou. | Dol. |
| | Number and street | | | Revenue | 081 | | |
| | City | | | Annual payroll | 082 | | |
| | State | ZIP Code | | Paid employees for pay period including March 12 | | | |
| | Kind-of-business description | | | 083 | | | |
| | | | Census use 088 | | | | |

REMARKS – Please use this space for any explanations that may be essential in understanding your reported data.

(See also the general instructions accompanying this form)

Item 9. Sources of Revenue

Note – For the definitions of these categories also refer to NCUA's Yearend Call Report.

INTEREST INCOME – Report **only** interest income. Report fees on lines 5 to 9, and if not listed separately, on line 10.

- 1a.** Unsecured loans to members – Report all interest income, after placement, for loans not secured by collateral or other security. Include signature, comaker, cosigner, and guarantor loans; and unsecured lines of credit, unsecured credit card loans, etc. Also include "fees" (an interest charge) on tax-refund-anticipation loans.
- 1b.** New and used auto and truck loans – Report all interest income, after placement, for loans to finance the purchase of, or secured by, new or used automobiles and trucks.
- 1c., 1d.** Real estate loans – Report all interest income, after placement, for loans secured by real estate – separately on line 1c for residential (first and junior liens) and on line 1d for nonresidential (first and junior liens). Include real estate development and construction loans and second or junior loans secured by real estate. Report interest from home equity loans on line 1e. Report interest income from mortgage-backed securities on line 1g. Report mortgage loan origination fees or points on line 7. Report mortgage loan servicing and administration fees on line 8. Report escrow fees and loan discount fees on line 10.
- 1e.** Home equity loans – Report all interest income for "home equity loans," (regardless of the use of the funds. Include revolving credit lines and plans secured by home equity.) Report second or junior loans secured by real estate, not considered as "home equity," on line 1c. or 1d.
- 1f.** Other loans to members – Report all interest income, after placement, for loans to members not included above (i.e., share-secured loans, collateral loans, commercial and agricultural loans **not** secured by farmland or real estate, etc.).
- 1g.** Other interest income – Include interest from loans to credit union nonmembers. Include interest from loans to other depository institutions (i.e., credit unions, banks, etc.) or bank or other financial holding companies. Include interest from lease financing receivables net of unearned income. Report interest from trading securities on line 2.

GAINS AND LOSSES

- 2.** Gains (losses) from trading securities – Report net income (loss) from trading securities (i.e., securities in a designated trading account, and securities held with the intent to trade in an attempt to produce income from fluctuations in interest rates). Include interest and dividend income from securities held in trading accounts. Include accretion of discount on securities held in trading accounts that have been issued on a discount basis.
- 3.** Gains (losses) on investments (excluding trading securities) – Report gains (losses) from other investments bought or sold NOT held in trading accounts. Report net income (loss) resulting from the gain (or loss) on either the sale or the disposition of investments or to estimate unrealized loss resulting from the material permanent decline in market values of investment securities. Report gain (loss) on disposition of fixed assets (not considered investments) on line 11.
- 4.** Other investment income – Report all other net investment income (other than included in 2. or 3.) earned from assets designated as investments. Report gains (losses) on disposition of fixed assets (not considered investments) on line 11.

FEEES, COMMISSIONS, AND OTHER INCOME

- 10.** Other fees and commissions – Report other fees and commissions, such as membership fees, overdraft charges, and stop payment fees, etc. Include loan discount fees and real estate escrow fees, as well as income from other fiduciary activities. Report loan origination fees on line 7.
- 11.** Other revenue – Report all other operating and nonoperating income not already reported on lines 1 through 10. Include gains (losses) on disposition of fixed assets (not considered investments) and income from leased real property.

Item 12. CERTIFICATION – This report is substantially accurate and has been prepared in accordance with instructions.

Period covered by this report FROM: Mo. | Year TO: Mo. | Year

Name of person to contact regarding this report – *Print or type*

Title

Telephone Area code Number Extension

Signature of authorized person Date

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