

# NCUA LETTER TO CREDIT UNIONS

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

**DATE:** November 2000 **LETTER NO.** 00-CU-09

**TO:** Board of Directors of all Federally Insured Credit Unions

**SUBJ:** AIRES 2000 Loan and Share Record Layout Specifications

**ENCL:** AIRES 2000 File Layout

## ***Background***

In 1995, our agency introduced the Automated Integrated Regulatory Examination System (AIRES) to Federal examiners and all State Supervisory Authorities choosing to use AIRES. This software program was a significant technological improvement in the way we conducted credit union examinations. In the spring of 2000, we provided new laptop computers, a new AIRES program, and AIRES training for all examiners.

The new AIRES program, AIRES 2000, is a combination of a Visual Basic program, an Access database, Excel worksheets, and Word documents. All of these components work together to provide a new and enhanced examination package. AIRES 2000 improves exam efficiency with its multi-tasking environment, easy navigation of worksheets, advanced loan and share queries, and faster importing of download files.

## ***AIRES 2000 Loan and Share Downloads***

The purpose of this letter is to encourage strict adherence to the attached AIRES share and loan data record layout specifications. We encourage you to discuss these specifications with your data processing vendor.

AIRES 2000 is still capable of accepting electronic loan and share records from your data processing system. You or your outside vendor can use standard data download routines to obtain loan and share records for your examiner. We have not revised the attached layout specifications since we initially issued them in 1995. However, AIRES 2000 requires strict adherence to the layout specifications. If your loan and share downloads do not meet the enclosed layout specifications, then AIRES 2000 will not allow your examiner to import the records.

Some of the problems our examiners have experienced with the loan and share downloads include incorrect header and trailer records, missing carriage return/line feed sequences at the end of every record, and records exceeding the maximum field length provided in the layout specifications. These minor deviations from the specifications may not have caused a problem in the original AIRE program, but AIRE 2000 will not accept the download. To resolve the problem with inaccurate header/trailer records, we recommend you exclude the optional header and trailer records from the data download.

AIRE benefits both our agency and your credit union. Easily imported loan and share downloads reduce the amount of time examiners will need to spend in your credit union. You also may recognize possible cost savings and obtain feedback that is more useful from your examiner, such as detected fraud. Finally, data downloads allow examiners to spend more of their allotted examination time assisting you and your credit union staff, rather than inputting data in their computers.

### ***Safeguarding Member Information***

For examination purposes, examiners have the authority and need to be able to access member data. To ensure control and confidentiality of your credit union's member data, we adhere to the following procedures:

- Examiners obtain share and loan data downloads from your credit union. They do not obtain this data directly from your outside vendor without your credit union's knowledge and authorization.
- Examiners will never enter your credit union's computer system and extract data without the knowledge and permission of your credit union's staff.
- Examiner computers are password protected. We have instructed examiners to lock their computers when they leave their work area. To access the computer after shutting down or hibernation, the examiner must enter his user name and corresponding password.
- After each examination, the examiner destroys the loan and share data downloads. NCUA examination reports may contain some member data, but are NCUA property and considered confidential, privileged, and exempt from disclosure to the public.

This letter supercedes Letter 179.

Sincerely,

*/s/*

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

Enclosure

## AIRES 2000 FILE LAYOUT

**Please Note: DO NOT INCLUDE HEADER OR TRAILER RECORDS.**

### AIRES Share Data Record Layout Specifications November 2000

| FIELD NUMBER | FIELD NAME             | FIELD TYPE & LENGTH |
|--------------|------------------------|---------------------|
| 1            | Record Code            | A1                  |
| 2            | Account Number         | A20                 |
| 3            | Member's Name          | A41                 |
| 3a           | Last Name              |                     |
| 3b           | First Name             |                     |
| 3c           | Middle Initial         |                     |
| 4            | Mailing Street Address | A30                 |
| 5            | City                   | A15                 |
| 6            | State                  | A2                  |
| 7            | Zip Code               | A9                  |
| 7a           | 5-Digit Zip Code       |                     |
| 7b           | 4-Digit Zip Code       |                     |
| 8            | "Other" Street Address | A30                 |
| 9            | Share Balance          | N14.2               |
| 10           | Share Type Code        | A5                  |
| 11           | Social Security Number | A12                 |

### AIRES Share Field Description November 2000

- **Record Code** - For all software vendors, the share record code will be "S" for all types of member share deposits.
- **Account Number** - Account numbers must include a prefix or suffix code to allow for identification of individual share deposits within one account number.
- **Member's Name** - The member's name will be a string of characters starting with "Last Name, First Name, Middle Initial."
- **Mailing Street Address** - The street address will be a string of characters starting with "Number then Name of Street."
- **City** - The city will be the city associated with the Mailing Street Address.
- **State** - The state will be the state associated with the Mailing Street Address.
- **Zip Code** - The ZIP code will be the zip code and four digit identifier associated with the Mailing Street Address.
- **"Other" Street Address** - This field will be used for a street address other than the mailing address. The Other Street Address will be a string of characters starting with "Number then Name of Street."
- **Share Balance** - The current share balance. Signed with two decimal places.

- **Share Type Code** - System code to identify certificates, regular, draft, IRA, money market and other share deposit accounts. See list below for standard codes.
- **Social Security Number** - Primary depositor's Social Security Number or TIN Number.

### STANDARD NCUA SHARE CODES

|     |   |
|-----|---|
| REG | Regular Shares                            |
| DFT | Share Draft                               |
| CLB | Club Accounts (ie. Christmas or Vacation) |
| ESC | Escrow Accounts                           |
| IRA | Individual Retirement Accounts            |
| CRT | Certificates of Deposit                   |
| MKT | Money Market                              |
| NON | Non-Member Deposits                       |
| OTH | Other                                     |

### AIRES Loan Data Record Layout Specifications November 2000

| FIELD NUMBER | FIELD NAME             | FIELD TYPE & LENGTH |
|--------------|------------------------|---------------------|
| 1            | Record Code            | A1                  |
| 2            | Account Number         | A20                 |
| 3            | Member's Name          | A41                 |
| 3a           | Last Name              |                     |
| 3b           | First Name             |                     |
| 3c           | Middle Initial         |                     |
| 4            | Mailing Street Address | A30                 |
| 5            | City                   | A15                 |
| 6            | State                  | A2                  |
| 7            | Zip Code               | A9                  |
| 7a           | 5-Digit Zip Code       |                     |
| 7b           | 4-Digit Zip Code       |                     |
| 8            | "Other" Street Address | A30                 |
| 9            | Loan Type Code         | A5                  |
| 10           | Payment Amount         | N14.2               |
| 11           | Purpose Code           | A5                  |
| 12           | Loan Term              | A3                  |
| 13           | Payment Frequency Code | A2                  |
| 14           | Date of Loan           | Date                |

|    |                                 |       |
|----|---------------------------------|-------|
| 15 | Original Loan Amount            | N14.2 |
| 16 | Interest Rate (APR)             | N7.3  |
| 17 | Interest Rate (APR) Code        | A3    |
| 18 | Current Loan Balance            | N14.2 |
| 19 | Date of Last Activity           | Date  |
| 20 | Last Activity Code              | A5    |
| 21 | Next Payment Due Date           | Date  |
| 22 | Accrued Interest                | N10.2 |
| 23 | Credit Limit                    | N14.2 |
| 24 | Social Security Number          | A12   |
| 25 | Days Delinquent                 | N4    |
| 26 | Delinquency Counter 30-59 Days  | N3    |
| 27 | Delinquency Counter 60-89 Days  | N3    |
| 28 | Delinquency Counter 90-119 Days | N3    |
| 29 | Delinquency Counter 120 Days +  | N3    |
| 30 | Insider Codes                   | A2    |
| 31 | Loan Officer/CC Initials        | A3    |

### AIRES Loan Field Descriptions November 2000

- **Record Code** - For all software vendors, the loan record code will be "L."
- **Account Number** - Account numbers must include a prefix or suffix code to allow for identification of individual loans within one account number.
- **Member's Name** - The member's name will be a string of characters starting with "Last Name, First Name, Middle Initial."
- **Mailing Street Address** - The street address will be a string of characters starting with "Number then Name of Street."
- **City** - The city will be the city associated with the Mailing Street Address.
- **State** - The state will be the state associated with the Mailing Street Address.
- **Zip Code** - The zip code will be the zip code and four digit identifier associated with the Mailing Street Address.
- **"Other" Street Address** - This field will be used for a street address other than the mailing address; the Other Street Address will be a string of characters starting with "Number then Name of Street."
- **Loan Type Code** - System code for loan type. See attached list for standard codes; CU will enter this information on loan origination.
- **Payment Amount** - Amount of the scheduled payment.
- **Purpose Code** - System code for loan purpose. See attached list for standard codes; CU will enter this information on loan origination.
- **Loan Term** - Number of contractual payments required to amortize the loan.

- **Payment Frequency Code** - This field identifies the frequency of contractual payments. See attached list for standard codes.
- **Date of Loan** - Format date as MM/DD/CCYY (Month/Day/Century Year). This date will be the date the loans were originally granted (closed-end loan), or most recent advance approved (revolving credit), or plan approved (LOC).
- **Original Loan Amount** - Original amount advanced on loan. Signed with two decimal places.
- **Interest Rate (APR)** - Current contractual annual percentage rate (APR) expressed as a percent (e.g. 12% = 12.000). Three decimal places.
- **Interest Rate (APR) Code** - This field will identify fixed, adjustable and variable rate loans. See attached list for standard code.
- **Current Loan Balance** - The outstanding principal balance, signed with two decimal places.
- **Date of Last Activity** - Date of last account activity, either monetary or non-monetary. Format date as MM/DD/CCYY (Month/Day/Century Year).
- **Last Activity Code** - Identifies the last account activity by code. See attached list for standard codes.
- **Next Payment Due Date** – Format date as MM/DD/CCYY (Month/Day/Century Year).
- **Accrued Interest** - Total amount of interest due since last payment. Signed with two decimal places.
- **Credit Limit** - In cases of approved lines of credit, input the contractual dollar amount approved for this loan.
- **Social Security Number** - Primary borrower's Social Security Number or TIN Number.
- **Days Delinquent** - Number of days the next payment due is past due.
- **Delinquency Counter 30-59 Days** - Number of times a payment has been 30 to 59 days past due.
- **Delinquency Counter 60-89 Days** - Number of times a payment has been 60 to 89 days past due.
- **Delinquency Counter 90-119 Days** - Number of times a payment has been 90 to 119 days past due.
- **Delinquency Counter 120 Days and OVER** - Number of times a payment has been over 120 days past due.
- **Insider Codes**- System codes used to identify Directors, Officials, Employees and Family Members. See attached list for standard codes.
- **Loan Officer / CC Initials** - Field is used to identify the approving official; in cases where the loan was approved by the Credit Committee, field will be "CC."

## STANDARD NCUA LOAN TYPE CODES

|     |  |
|-----|--|
| LOC | Line of Credit, including Credit Cards |
| UNS | Unsecured                              |
| SHR | Share Secured                          |

|     |   |
|-----|---|
| NVE | New Vehicle                               |
| UVE | Used Vehicle                              |
| REC | Recreation Equipment                      |
| 1MT | First Mortgage                            |
| 2MT | Second Mortgage                           |
| HEQ | Home Equity                               |
| URE | Unimproved Real Estate                    |
| MHM | Mobile Home                               |
| AGR | Agricultural                              |
| COM | Commerical                                |
| STS | Stock Security                            |
| GVT | Government Guarantee                      |
| OT1 | Other Member Loans                        |
| OT2 | Other Loans (purchased or to non-members) |

### **STANDARD NCUA LOAN PURPOSE CODES**

|     |                            |
|-----|----------------------------|
| BIL | Pay Bills                  |
| NST | Not Stated                 |
| NVE | New Vehicle                |
| UVE | Used Vehicle               |
| TCV | Taxes, Christmas, Vacation |
| REC | Recreation Equipment       |
| RES | Residential Real Estate    |
| URE | Unimproved Real Estate     |
| MHM | Mobile Home                |
| AGR | Agricultural               |
| BUS | Business/Commercial        |
| HGD | Household Goods            |
| HIM | Home Improvement           |
| HEL | Home Equity                |
| EDU | Education                  |
| INV | Investment                 |
| OTH | Other                      |

### **STANDARD NCUA PAYMENT FREQUENCY CODES**

|    |                                   |
|----|-----------------------------------|
| A  | Annual Payment                    |
| SA | Semi-Annual                       |
| Q  | Quarterly                         |
| M  | Monthly                           |
| SM | Semi-Monthly (2 monthly payments) |
| W  | Weekly                            |
| BW | Bi-Weekly (every 2 weeks)         |
| S  | Single Payment                    |



## STANDARD NCUA INTEREST RATE CODES

|     |                          |
|-----|--------------------------|
| FR  | Fixed Rate               |
| ARM | Adjustable Rate Mortgage |
| VR  | Variable Rate Loan       |

## STANDARD NCUA LAST ACTIVITY CODES

|     |                      |
|-----|----------------------|
| INI | Initial Balance      |
| INC | Increase Balance     |
| DIR | Direct Payment       |
| TRN | Transfer from Shares |
| PAY | Payroll Deduction    |
| ADJ | Adjustment           |
| FEE | Loan Fee             |
| INP | Insurance Payment    |
| INR | Insurance Refund     |
| REF | Refinance Loan       |
| OTH | Other                |

## STANDARD NCUA INSIDER CODES

|    |                       |
|----|-----------------------|
| D  | Director              |
| SC | Supervisory Committee |
| CC | Credit Committee      |
| DR | Director Relative     |
| CD | Committee Relative    |
| ER | Employee Relative     |
| DB | Director Business     |
| CB | Committee Business    |
| EB | Employee Business     |
| O  | Other                 |

## DATA CONFIGURATION NOTES

- All fields are <TAB> delimited with “Carriage Return/Line Feed” at the end of every record.
- Field sizes are the maximum length for the field.
- Numerical fields are sign-leading with explicit decimal points. The numerical notations in the charts above (such as N14.2) do not count the sign, but do count the decimal point. The number to the left of the decimal point is the total of the digits of number plus the decimal point. The number to the right of the decimal point is the number of digits to the right of the decimal point, ie. 123456.12 = N9.2.

- Numbers can have leading zeros or may be trimmed off.
- Date fields are MM/DD/CCYY format.