ENCLOSURE C

Frequently Asked Questions:

Where are the instructions for using/accessing system?
Instructions for using and accessing the Field of Membership Internet Application
(FOMIA) can be found in NCUA's Letter to Federal Credit Unions No. 02-FCU-08, and
also at the main FOMIA application screen.

Where is the Letter to Credit Unions?
Click on the link in the main NCUA FOMIA page. You may also access the letter from
the NCUA website homepage (www.ncua.gov), by selecting Reference Information,
Letters to Credit Unions, then scrolling down to 2002 Letters to Federal Credit Unions
and selecting Field of Membership Internet Application.

Can State CUs use this system?
No. Only multiple common bond federally-chartered credit unions can use the FOMIA.

How do I get the username and password and/or the PIN?
To obtain a username, password, and PIN, you must fax Enclosure A of NCUA's Letter
to Federal Credit Unions No. 02-FCU-08 to your regional office. NCUA will review the
information submitted and contact the board authorized representative with the username
and password. The PIN will be either faxed or mailed to the board authorized
representative at his or her preference.

Can I use the system from more than one computer?
Yes. All computers using the system must have a certificate installed.

Why do I get Error 403.7 Client certificate required when I go to the application?
This error means the certificate is not yet installed. Please refer to installation
instructions in NCUA's Letter to Federal Credit Unions No. 02-FCU-08.

Why do I get Page Cannot be Displayed when I enter the network username and
password?
This means the username is locked up. Please contact your regional office for assistance.

Why do I get a null value error when I submit my certificate?
You could get a NULL VALUE error for one or more of the following reasons:

- all of the fields in the certificate enrollment form were not filled out;
- special characters were entered in the certificate enrollment form; or,
- an upgrade to the latest version of Internet Explorer 6.0 is necessary.

I entered my CU and PIN in the Application Main Screen, but when I clicked continue I
got an error message. Why?

If the error message is about the PIN:

> PIN must be entered correctly and is case sensitive. The PIN consists of a capital letter followed by six numbers and then a word beginning with a capital letter. The PIN must be entered exactly the same way it appears in the letter you received from NCUA.

If the error message is about how the FCU is listed in the database:

> NCUA's type of membership code (charter type, i.e., multiple or single common bond, or community) has you excluded from using the system; please contact your regional office for assistance.

Why did my group come up as pending?
If a group is confirmed electronically as Pending, regional office review is necessary.
Do not resubmit the same group via the FOMIA. *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 FOMIA, and a copy of Section 5 of the FCU's charter if requested. The credit union may not begin serving any group that is pending until it receives the letter from the regional office indicating whether the group is approved.

System says I'm approved; can I start servicing group?
If your FOMIA is confirmed electronically as Approved, you may begin serving the group once your FCU's board of directors adopts the FOM amendment. For this purpose, the FCU may download the Board Resolution document posted on the main FOMIA webpage.

How do I know if the regional office has processed my group?
You may check the History on the main FOMIA application screen (must enter CU# and PIN). It shows whether the group is approved or pending, and also if the request has been processed by NCUA.

Can I change a group once it has been submitted?
You may make changes to the group if you haven't exited the system (still in the application form or at confirmation certificate). If you are at the Confirmation Certificate, click on the modify button to go back and make changes to group(s) you've entered into FOMIA. However, if you have already exited the system, you must contact your regional office to make any changes.

Will the confirmation certificate that's generated at the end of entering a group be e-mailed to me?
No. You must print out the confirmation certificate that you receive for the group(s) you've added. The confirmation certificate must be permanently retained by the FCU.

Can I request my FOM be e-mailed to me?
You have the option of receiving your FOM via e-mail or regular mail. You must select the desired method of delivery while you are in FOMIA. If you wish to receive your FOM via e-mail, you must provide an e-mail address.

When I was entering my information for a group my system died. Did it take my group?
If you do not receive a confirmation number, the system has not accepted your FOM expansion request. You will need to resubmit your request using the procedures outlined in the instructions.