



2002 ECONOMIC CENSUS CREDIT UNIONS

FORM
FI-52203

OMB No. 0607-0882: Approval Expires 07/31/2004

DUE DATE
FEBRUARY 12, 2003

Mail your completed form to:
U.S. CENSUS BUREAU
1201 East 10th Street
Jeffersonville, IN 47134-0001

FI-52203

Please read the accompanying information sheet(s) before answering the questions.

Need help or have questions about filling out this form?

Visit our Web site at www.census.gov/econhelp

Call 1-800-233-6136, between 8:00 a.m. and 8:00 p.m., Eastern time, Monday through Friday.

- OR -

Write to the address above. Include your 11-digit Census File Number (CFN) printed in the mailing address.

**INFORMATION COPY
DO NOT USE TO REPORT**

(Please correct any errors in this mailing address.)

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 U.S. Census Bureau. By the same law, **YOUR CENSUS REPORT IS CONFIDENTIAL.** It may be seen only by persons sworn to uphold the confidentiality of Census Bureau information and may be used only for statistical purposes. Further, copies retained in respondents' files are immune from legal process.

- Use blue or black ink.
- Do not use pencil.
- Place an "X" inside the box.
- Please center numbers in their respective boxes. Examples:
- Do not put slashes through 0 or 7.

<input checked="" type="checkbox"/>	0	1	2	3	4	5	6	7	8	9
-------------------------------------	---	---	---	---	---	---	---	---	---	---

The reporting unit for this form is an establishment. An **establishment** is generally a single physical location where business is conducted or where services or industrial operations are performed. For further clarification, see information sheet(s).

1 MONTHS IN OPERATION

Number of months in operation during 2002 (If none, mark "X" and go to 29.) 0002

2002	
Number of months	

Mark "X" if None

2 EMPLOYER IDENTIFICATION NUMBER

Is the Employer Identification Number (EIN) shown in the mailing address the same as the one used for this establishment on its latest 2002 Internal Revenue Service Form 941, Employer's Quarterly Federal Tax Return?

0021 Yes 0022 No - Enter current EIN (9 digits) → 0025

3 PHYSICAL LOCATION

A. Is this establishment's physical location the same as shown in the mailing address? (P.O. box and rural route addresses are not physical locations.)

0031 Yes

0032 No - Enter physical location →

0035 Number and street		
0036 City, town, village, etc.	0037 State	0038 ZIP Code

B. Is this establishment physically located inside the legal boundaries of the city, town, village, etc.?

0041 Yes 0042 No 0043 No legal boundaries 0044 Do not know

C. Type of municipality where this establishment is physically located

0046 City, village, or borough 0047 Town or township 0048 Other or do not know



52203015

HOW TO REPORT DOLLAR FIGURES

Dollar figures should be **rounded to thousands** of dollars.

If a figure is **\$1,025,628.79**:

If a value is "0" (or less than \$500.00):

Report →

Report →

Mark "X" if None

Mark "X" if None

2002			
\$ Bil.	Mil.	Thou.	Dol.
	1	0 2 6	

4 SALES, SHIPMENTS, RECEIPTS, OR REVENUE

Revenue 0100

2002			
\$ Bil.	Mil.	Thou.	Dol.

5 E-COMMERCE SALES, SHIPMENTS, RECEIPTS, OR REVENUE

A. Did this establishment have any e-commerce sales, receipts, and/or revenue in 2002? (*E-commerce includes sales, commissions, rents, or fees collected from any transaction completed over an Internet, Extranet, Electronic Data Interchange (EDI) network, electronic mail, or other online system. Transactions are agreements between buyers and sellers to transfer ownership of, or rights to use, goods or services. Payment for these goods or services may or may not be made online. Please see the information sheet(s) for further clarification.*)

0181 Yes - Go to line B

0182 No - Go to **6**

B. E-commerce sales, receipts, and/or revenue of this establishment (*Include e-commerce sales, receipts, and/or revenue in 4. Exclude sales taxes.*)

0185

2002			
Estimates are acceptable			
\$ Bil.	Mil.	Thou.	Dol.

6 EMPLOYMENT AND PAYROLL

Include:

- Full- and part-time employees working at this establishment whose payroll was reported on Internal Revenue Service Form 941, Employer's Quarterly Federal Tax Return, and filed under the Employer Identification Number (EIN) shown in the mailing address or corrected in **2**.

Exclude:

- Full- or part-time leased employees whose payroll was filed under an employee leasing company's EIN.
- Temporary staffing obtained from a staffing service.

For further clarification, see information sheet(s).

A. Number of employees for pay period including March 12 0320

Mark "X" if None

2002	
Number	

B. Payroll before deductions (*Exclude employer's cost for fringe benefits.*)

Mark "X" if None

2002		
\$ Mil.	Thou.	Dol.

1. Annual payroll 0300

2. First quarter payroll (*January-March, 2002*) 0310



52203023

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

7 LEASED EMPLOYMENT AND PAYROLL

A. Did this establishment have any full- or part-time leased employees whose payroll was filed under an employee leasing company's EIN?

Exclude:

- Temporary staffing obtained from a staffing service.
- Contractors, subcontractors, or independent contractors.
- Purchased or managed services, such as janitorial, guard, or landscape services.
- Professional or technical services purchased from another firm, such as software consulting, computer programming, engineering, or accounting services.
- Employees already reported in **6**.

For further clarification, see information sheet(s).

0241 Yes - Go to line B

0242 No - Go to **13**

Mark "X" if None

2002		
Number		

B. Number of leased employees for pay period including March 12. 0370

C. Payroll for leased employees before deductions (Exclude employer's cost for fringe benefits.)

1. Annual payroll for leased employees 0350

2002		
\$ Mil.	Thou.	Dol.

2. First quarter payroll for leased employees (January-March, 2002) 0360

Mark "X" if None

2002		
\$ Mil.	Thou.	Dol.

8 - 17 Not Applicable.

18 KIND OF BUSINESS

Principal kind of business in 2002
(Mark "X" only ONE box.)


- 0700
- 522 130 10 12 Federal credit union
 - 522 130 90 15 State chartered credit union
 - 522 130 10 38 Community development credit union - federal charter
 - 522 130 90 49 Community development credit union - state charter
 - 522 130 10 20 Corporate credit union - federal charter
 - 522 130 90 23 Corporate credit union - state charter
 - 522 130 90 31 Credit union in organization - charter pending

CONTINUE WITH **13** ON PAGE 4


52203031

18 KIND OF BUSINESS - Continued

0700 522 298 60 27 U.S. Central Credit Union


777 520 00 38 Credit union service organization (CUSO) - Specify 

0701 [Empty box]

775 000 00 15 Other kind of business or activity - Specify 

0701 [Empty box]

19-21 Not Applicable.

<p><i>HOW TO REPORT PERCENTS</i></p> 	2002				
	Estimates are acceptable. Report dollars OR percents.				
	\$ Bil.	Mil.	Thou.	Dol.	Percent
If figure is 38.76% of total sales:	Report whole percents				3 9

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE

(Report sources of revenue for this establishment, either as a dollar figure or as a whole percent of total revenue (reported in 4). See HOW TO REPORT DOLLAR FIGURES on page 2 and HOW TO REPORT PERCENTS above. Do not combine data for two or more lines.)

Line 1 - Loan income includes interest received, origination and other fees received, and revenue from sales of loans. **Line 1a** - Includes interest earned on federal funds loaned to other financial institutions. **Line 1b** - Includes government guaranteed loans, commercial and industrial mortgages, construction mortgages, secured by accounts receivables, and inventory loans. **Line 1c** - Includes unsecured lines of credit, working capital loans, insurance financing, loan participation, syndicated loans, and banker's acceptances. **Line 1d** - Includes government guaranteed loans to consumers such as student loans, residential mortgage loans, home equity, home improvement, vehicle, manufactured homes, boat loans, passbook, and insurance policy. **Line 1e** - Includes unsecured lines of credit, personal loans, overdraft protection, and insurance premium financing.

Line 2 - Credit market financing products, other than loans that provide services that provide lines of credit to credit card holders and discounted sales financing to merchants, includes services by credit card associations to their members. **Line 2a** - Services that provide a revolving line of credit to holders of credit cards, and credit and transaction/processing services to merchants that accept credit cards; this includes interest, annual fees, and penalty fees. **Line 2b** - Services provided by credit card association to issuing banks as represented by membership fees. **Line 2c** - Revenue from financing by lease contracts, including operating and financial lease contracts, and fixed-term leases. **Line 2d** - Revenue from providing credit by means of conditional sales contracts and mutual assistance clubs. **Line 2e** - Revenue from providing credit by means other than loans, credit cards, factoring, leasing, or installment credit; this includes mortgage brokering products and deposit brokering products.

Line 3 - Services related to general purpose deposit accounts, includes both demand and time. **Line 3a** - Includes bundled deposit account related services that are provided for a flat fee and usually paid monthly. Excludes business account service packages. **Line 3b** - Deposit account related services sold on an individual basis; this includes per-check fees, NSF fees, ATM fees, enquiry and research fees, stop payment fees, early withdrawal penalties and fees, and other fees.

Line 4 - Services that provide specialized deposit account and cash management services to businesses and governments. **Line 4a** - Bundled account and cash management services for a flat fee, or separately priced products, including wire transfers, controlled disbursements, lock box services, bookkeeping services, and other services. **Line 4b** - Services provided by one bank to another. **Line 4c** - Other services that provide products including coin or currency counting services, night and lobby deposit box products, and other products not elsewhere classified.

Line 5 - Services that provide documents that can be used as payment instruments. **Line 5d** - Includes letter of credit, performance bonds, and any other payment documents not elsewhere classified.

Line 6 - Services for exchanging the currency of one country for another, usually in small amounts; includes retail currency transactions. Excludes the wholesale buying and selling of currencies.

Line 7 - Services that provide an infrastructure for conducting trades in securities and commodity contracts; and clearing and settlement services for securities, commodities contracts, and payments. This includes services that allow trade execution to take place. **Line 7a** - Services that clear and settle payment for financial transactions other than trades of securities and commodity contracts. **Line 7b** - Services that execute, clear, and settle trades of securities and commodity contracts and other financial instruments; this includes preliminary reports, compare and clear services, and final clearance of securities and commodity contracts. **Line 7c** - Services that provide broker/dealers with access to securities and commodity contract trading systems; this includes membership dues paid by broker/dealers or others, to be members of an exchange; provision of space, equipment, communication lines, and software to traders with installation services both on and off the trading floor. **Line 7d** - Services that list securities and other financial instruments on trading, clearing, and settlement systems; this includes all other services not elsewhere classified for conducting trades, clearing and settlement services, and coding.

CONTINUE WITH 22 ON PAGE 5

CONTINUE ON PAGE 5

52203049

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Line 8 - Services provided by computer-based clearing and settlement facilities, Automated Clearinghouses (ACHs), for interchange of electronic debits and credits among financial institutions, includes direct deposit of payroll and government benefit checks, and payment of bills (such as consumer-type payments and business-to-business transactions). **Line 8a** - Services that allow account holders automated deposit of payroll and other credits to accounts using ACHs. **Line 8b** - Services that allow account holders automatic withdrawals of bill payments and other debits from accounts using ACHs. **Line 8c** - All other services not elsewhere classified that use the ACHs.

Line 9 - Other products supporting financial services not elsewhere classified.

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
1. Loan income						
a. Loans to financial businesses						
(1) Interest income	55011					
(2) Origination fees	55012					
(3) Other fees	55013					
(4) Sum lines 1a(1) through 1a(3)	55010					
b. Loans to nonfinancial businesses - secured						
(1) Interest income	55021					
(2) Origination fees	55022					
(3) Other fees	55023					
(4) Sum lines 1b(1) through 1b(3)	55020					
c. Loans to nonfinancial businesses - unsecured						
(1) Interest income	55031					
(2) Origination fees	55032					
(3) Other fees	55033					
(4) Sum lines 1c(1) through 1c(3)	55030					
d. Loans to consumers - secured						
(1) Interest income						
(a) Residential mortgage loans	55051					
(b) Home equity loans	55052					
(c) Vehicle loans	55053					
(d) Other loans to consumers	55054					

CONTINUE WITH **22** ON PAGE 6

52203056

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
1. Loan income - Continued						
d. Loans to consumers - secured - Continued						
(2) Origination fees						
(a) Residential mortgage loans	55055					
(b) Home equity loans	55056					
(c) Vehicle loans	55057					
(d) Other loans to consumers	55058					
(3) Other fees						
(a) Residential mortgage loans	55059					
(b) Home equity loans	55061					
(c) Vehicle loans	55062					
(d) Other loans to consumers	55063					
(4) Sum lines 1d(1)(a) through 1d(3)(d)	55050					
e. Loans to consumers - unsecured						
(1) Interest income						
(a) Personal lines of credit	55071					
(b) Other loans to consumers	55074					
(2) Origination fees						
(a) Personal lines of credit	55075					
(b) Other loans to consumers	55078					
(3) Other fees						
(a) Personal lines of credit	55079					
(b) Other loans to consumers	55083					
(4) Sum lines 1e(1)(a) through 1e(3)(b)	55070					

CONTINUE WITH **22** ON PAGE 7



52203064

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Census use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
2. Credit financing products, except loans						
a. Credit card cardholder and merchant fees						
(1) Interest income	55211					
(2) Cardholder fees	55212					
(3) Merchant fees	55213					
(4) Sum lines 2a(1) through 2a(3)	55210					
b. Credit card association products - fees	55220					
c. Leasing products						
(1) Interest income - motor vehicle leases	55241					
(2) Interest income - other leases	55242					
(3) Fees - motor vehicle leases	55243					
(4) Fees, except real estate rents - other leases	55244					
(5) Sum lines 2c(1) through 2c(4)	55240					
d. Installment credit products						
(1) Interest income	55251					
(2) Fees	55252					
(3) Sum lines 2d(1) and 2d(2)	55250					
e. All other credit financing products						
(1) Interest income	55261					
(2) Fees	55262					
(3) Sum lines 2e(1) and 2e(2)	55260					
3. Deposit account related products						
a. Fees for bundled deposit account services	57010					
b. Fees for individual deposit account services						
(1) ATM charges and other electronic transaction fees	57021					
(2) Other deposit account service fees	57022					
(3) Sum lines 3b(1) and 3b(2)	57020					

CONTINUE WITH 22 ON PAGE 8

CONTINUE ON PAGE 8

52203072

22 DETAIL OF SALES, SHIPMENTS, RECEIPTS, OR REVENUE - Continued

Description of sales, shipments, receipts, or revenue	Cen- sus use	2002				
		Estimates are acceptable. Report dollars OR percents.				
		\$ Bil.	Mil.	Thou.	Dol.	Percent
0723	0720	0721				0722
4. Cash handling and management products						
a. Business account and cash management service fees						
(1) Fees for bundled services	57111					
(2) Fees for individual services	57112					
(3) Sum lines 4a(1) and 4a(2)	57110					
b. Correspondent account product service fees	57120					
c. Other cash handling and management product fees	57130					
5. Document payment products						
a. Cashier's and certified check fees	57210					
b. Money order fees	57220					
c. Travelers' check fees	57230					
d. Other fees	57240					
6. Foreign currency exchange fees - retail	57310					
7. Management of financial market and clearing products						
a. Payment clearing and settlement fees	57510					
b. Security and commodity contract trade execution, clearing and settlement fees	57520					
c. Access to security and commodity contract trade execution and clearing system fees	57530					
d. Security and commodity contract exchange and clearinghouse listing fees	57540					
8. Automated clearinghouse (ACH) products						
a. ACH payroll deposit fees	57610					
b. ACH bill and utility payment fees	57620					
c. Other ACH fees	57630					
9. Other products supporting financial services - fees - <i>Specify</i> ↴						
	57810					
10. TOTAL (Should equal 4 if reporting in dollars.)	59990					1 0 0

23-25 Not Applicable.



52203080

If not shown, please enter your 11-digit Census File Number (CFN) from the mailing address.

26 SPECIAL INQUIRIES
INTEREST EXPENSE

Mark "X" if None

2002			
\$ Bil.	Mil.	Thou.	Dol.

Interest paid on deposit accounts 5050

27-28 Not Applicable.

29 OPERATIONAL STATUS
Activity that best describes this establishment's status at the end of 2002
(Mark "X" only ONE box.)

0011 <input type="checkbox"/> In operation	0014 <input type="checkbox"/> Ceased operation - Give date at right →	0018	Month	Day	Year
0013 <input type="checkbox"/> Temporarily or seasonally inactive	0015 <input type="checkbox"/> Sold or leased to another operator - Give date at right AND enter new name and mailing address below ↴				

0060 Name of new owner or operator	0061 Employer Identification Number
	Enter EIN of new owner (9 digits) →
0062 Mailing address (number and street, P.O. Box, etc.)	
0063 City, town, village, etc.	0064 State 0065 ZIP Code

Remarks (Please use this space for any explanations that may be essential in understanding your reported data.)

30 CERTIFICATION - This report is substantially accurate and was prepared in accordance with the instructions.

Is the time period covered by this report a calendar year?

0078 Yes 0079 No - Enter time period covered →

FROM 0070	Month	Year	TO 0071	Month	Year

0072 Name of person to contact regarding this report	0073 Title

Telephone 0074	Area code	Number	Extension	Fax 0075	Area code	Number

0076 Internet e-mail address	Date completed 0069	Month	Day	Year

Thank you for completing your 2002 Economic Census form.
PLEASE PHOTOCOPY THIS FORM FOR YOUR RECORDS AND RETURN THE ORIGINAL.

52203098