



# **CREDIT UNION ONLINE ACCESS CAPTURING CALL REPORT & REPORT OF OFFICIALS DATA ONLINE FREQUENTLY ASKED QUESTIONS**

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**1. What changes are being made?**

NCUA is developing a web-based environment for federally insured credit unions to self-manage profile information, submit data, and receive information from NCUA.

**2. When do these changes take effect?**

The new online profile and Call Report will be deployed in early September 2009 for natural person credit unions and 2010 for corporate credit unions.

**3. What is the “online profile”?**

The online profile will include information that NCUA maintains about a credit union that infrequently changes. For example, the credit union address(es), phone number(s), list of officials, hours of operation, etc. It also includes information systems and technology, CUSO, and products and services information currently collected on the 5300/5310 Call Reports. Credit unions will be able to update certain fields online real-time. Unlike the Call Report, the profile does not have a submission process. When the user clicks “Save,” the record has been updated.

**4. Will I be required to use the online system?**

Yes. All federally insured credit unions with access to the Internet will be required to submit their data online. If a credit union has computer disruptions during the upload period, they will be directed to contact their NCUA or State Supervisory Authority (SSA) representative to obtain the Profile and Call Report forms. They will be required to complete the paper forms and return them to their regulator.

**5. I am a manual credit union. How does this affect me?**

Credit unions that are unable to use the online system will be provided with two forms each cycle, a Profile form and a 5300 Call Report form. Manual credit unions will complete both forms and return them to their respective NCUA or State Supervisory Authority.

**6. What are the requirements to access the system?**

Credit unions will need a computer with Internet Access (high speed is recommended), Internet Explorer 6.0 or higher, a valid email address (not necessarily credit union related), a username and password.

**7. Can other credit unions or the public see my information?**

A public user will see only non-confidential information. A credit union user will have access to only their credit union’s confidential information.



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**8. What changes are coming to the 5300/5310 Call Report process?**

The Call Report will be a part of a credit union's profile. Credit unions will complete and submit their Call Report online. Natural person credit unions will be able to input their Call Report information into the online system on 10/1/2009 and will submit their September 30, 2009 5300 Call Report through this system. Corporate credit unions will continue to use the current process until they are directed to file online from the Office of Corporate Credit Unions.

**9. Will I still receive software from NCUA?**

No. There is no software to install. The Report of Officials information and Call Report data will be submitted online. Natural person credit unions will no longer use the Report of Officials and Call Report software to submit information to NCUA. Corporate credit unions will continue to use the software provided by NCUA until they are converted to the new online system in 2010.

With the online system, credit unions will either login and enter their information/data into the online system or complete the profile and Call Report paper forms and submit them to their regulator. With the elimination of the software, credit unions will no longer be able to email or save an electronic file to a CD and send their data to their regulator.

**10. My data processing vendor provides software for me to import my general ledger into the Call Report software. Will NCUA still provide a schema to software vendors?**

Yes. NCUA will provide a schema for vendors to develop software to import into the online Call Report form in July 2009. This schema will be posted on NCUA's website. A schema will not be provided for importing profile information.

**11. What changes are being made to the Report of Officials (ROO)?**

The Report of Officials will be a part of the online profile. Upon deployment, NCUA will no longer provide software for credit unions to update and submit to NCUA. As needed, credit unions will log in to the system and update their officials and branch information online.

**12. If the ROO is in the profile, how will NCUA capture our branch information?**

The branch information will be included in the profile. Credit unions will input a complete listing of branch information once, and subsequent input will be required only for additions, deletions, or changes to the data.



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**13. When can I start inputting my profile information?**

Natural person credit unions will receive their initial username and password information in early September 2009. Once received, credit unions will be required to set up their users and fill out all the areas of the profile by 10/1/09. All areas of the profile must be completed prior to submitting a Call Report. The Call Report cycle begins on 10/1/09.

**14. In the 5300 and/or 5310 Call Reports, Disaster Recovery, Patriot Act, Emergency Contact, and IS & T information does not change frequently. Will it be part of the profile?**

Yes. This information is currently collected in the 5300 and/or 5310 Call Report. It will be moved to the profile and credit unions will update this information as it changes. This will eliminate the need for credit unions to enter Call Report data that infrequently changes each cycle.

**15. Is the system secure?**

NCUA is dedicated to providing secured information access. To ensure your information is protected and only available to you, each user will identify themselves using a unique login and password. Once identified, the authenticated users will be able to access only information which they are authorized to view. In addition, all communication of sensitive information between your browser and NCUA's web servers will be encrypted using the industry-standard Secure Sockets Layer (SSL) technology to prevent others from intercepting and accessing your information.

**16. I am the only employee in the credit union. Can a Board Member have access to the system as a back-up?**

Yes. All credit unions are required to have at least two administrators. There is no limit to the number of users a credit union can have. We recommend credit unions have at least one back-up for completing the Call Report and maintaining the profile information.

**17. What if I need to make a correction to a prior period Call Report?**

Credit unions will make prior period Call Report corrections in the online system. As previously stated, once deployed, the Call Report software can no longer be used to submit data to NCUA. All data previously submitted to NCUA will be viewable in the online system and credit unions will be able to make changes and submit them to NCUA as necessary.



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**18. Will I be able to start working on the Call Report, save my work, and come back later to complete it?**

Yes. All users will be able to save their work, log off, and return later. The Call Report will not be accepted until all information is completed and all errors corrected.

**19. Will I still receive a hard copy of the Call Report form and instructions?**

Only credit unions who are not required to use the system (credit unions without access to the Internet) will receive a hard copy of the call report form. The forms and instructions will be available on NCUA's website for viewing, printing, and downloading. The system will contain online instructions that credit unions can reference while completing their profile and/or Call Report.

**20. Can I print a blank Call Report form and instructions?**

Yes. Credit unions will be able to print the form and instructions from the online system and from NCUA's website.

**21. If my credit union allows multiple users to access our profile and Call Report, can I limit who can submit the Call Report?**

No. All users can add and update all portions of the profile and Call Report. Any user can submit the Call Report for the credit union once all information is completed and errors corrected. Credit unions will need to carefully consider who they assign "user" permissions to.

**22. Will examiners and State Supervisory Authorities still conduct a quality audit check of the Call Report?**

Yes. For federally chartered credit unions, the assigned NCUA examiner will review and validate the call report information submitted by the credit union. For state chartered credit unions, the respective State Supervisory Authority will review and validate the call report data submitted by the credit union.

**23. Will NCUA notify credit unions when the Call Report is due? Will the Call Report due date change?**

NCUA will still send a letter to all natural person credit unions each call report cycle outlining the start and end dates of the cycle. Natural person credit unions will continue to be required to submit their Call Report approximately three weeks after the end of the Call Report cycle. For corporate credit unions, 5310s are due by the 20<sup>th</sup> of each month unless instructed otherwise by the Director, Office of Corporate Credit Unions.



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**24. When I try to eSend now, I get a proxy error. Will I still get this error with the online system?**

Usually when there is an issue with a proxy server, the credit union IT personnel have set up the proxy server and did not enable Secure Sockets Layer (SSL).

When the 5300 software tries to connect to our server to perform an upload, you will get an error because the HTTPS path is blocked. The best course of action is to recommend the credit union IT staff enable SSL across the proxy server. Any credit union that uses a proxy server and has not enabled SSL will not be able to access the online system. SSL is the industry standard encryption technology for all browser-based secure sites.