

# A User's Guide to NCUA's Express Subscription Service

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# A User's Guide to NCUA's Express Subscription Service

## INTRODUCTION

Welcome to NCUA's Express subscription service. Express is a customer service offered free of charge by the NCUA to all federally insured credit unions. Express is a fast, efficient and easy way for all subscribers to keep up-to-date on changes taking place at NCUA and in the credit union industry.

Subscribers to Express receive select NCUA communications via e-mail within hours of their publication. Express allows subscribers to choose the type of publications they are interested in receiving. These communications include:

- Letters to Credit Unions
- Letters to Federal Credit Unions
- Regulatory Alerts
- Press Releases and NCUA News
- Rules and Regulations Updates – including Advanced Notice of Proposed Rules and Final Rules
- NCUA's Annual Report, Strategic and Operating Plans
- Credit Union Directory
- Mid-Year and Year-End Statistics
- Legal Opinions
- Interpretive Rulings and Policy Statements
- Federal Credit Union Act Updates
- Federal Credit Union Bylaws Updates
- Special Alerts – including Security Alerts
- Accounting Bulletins
- Corporate Credit Union Guidance Letters – including updates to the Corporate Expanded Authority Guidelines
- Manual Updates – including the Accounting Manual, Chartering and FOM Manual, Examiner's Guide, Corporate Examiner's Guide, Merger Manual, and Supervisory Committee Guide
- Other Miscellaneous Mailings

The publications are provided in Portable Document Format (PDF) which can be read by Adobe Acrobat Reader. If a subscriber does not have Adobe Acrobat Reader, they can download it free of charge from the Adobe website at [www.Adobe.com](http://www.Adobe.com).

Subscribers to Express may open and read publications received via e-mail or they may download them for up to six months. Publications that are no longer available from the Express service may be available for download on the NCUA website at [www.ncua.gov](http://www.ncua.gov). As well, credit unions with an Express account have the option to receive NCUA publications in hardcopy form via US Mail.

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## QUICK REFERENCE GUIDE

### **To establish an account:**

1. Log on to the NCUA Express login screen;
2. Enter the credit union's charter number and assigned password;
3. Click on the "login" button;
4. Begin adding subscribers.

### **To add subscribers:**

1. Click on the "Add More Subscribers" button;
2. Type the subscriber's name in the "Name of the person to receive publications:" text box;
3. Type the subscriber's e-mail address in the "E-mail to send the publications to:" text box;
4. Click on the toggle buttons in the Subscribe column for the subscriber's choice of publications;
5. Click on the "Add Subscription" button to save this entry;
6. Repeat steps 1 through 5 for each additional subscriber;
7. To save the changes made to all of the subscribers' profiles, at the end of the session click the "Save & Finish" button.

### **To modify or cancel a subscription:**

1. From the drop down menu list of current subscribers, click on the name of the subscriber profile that needs to be modified;
2. The subscriber's choice of publications will populate in the toggle buttons in the Subscriber column;
3. Add or delete a publication by clicking in the toggle button for the appropriate publication in the Subscribe or Unsubscribe column;
4. To cancel the subscriber's profile, delete all publication from the subscriber's choice of publication by clicking in the Unsubscribe toggle button for all publication;
5. Click on the "Add Subscription" button to save this entry;
6. To save the changes made to all of the subscribers' profiles, at the end of the session click the "Save & Finish" button.

### **To opt back in for hard copy publications:**

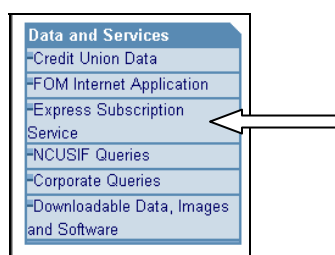
1. Once logged into NCUA express, click the "Request hard copy" button to open the list of hard copy toggle boxes for each publication;
2. When the list of toggle boxes appears, click in the toggle boxes of the publications the credit union wants to continue to receive in hard copy via U.S. Mail;
3. Once all of the selections are complete, click the "Done" button to close the list of hard copy toggle boxes;
4. To save these changes, at the end of the session click the "Save & Finish" button.

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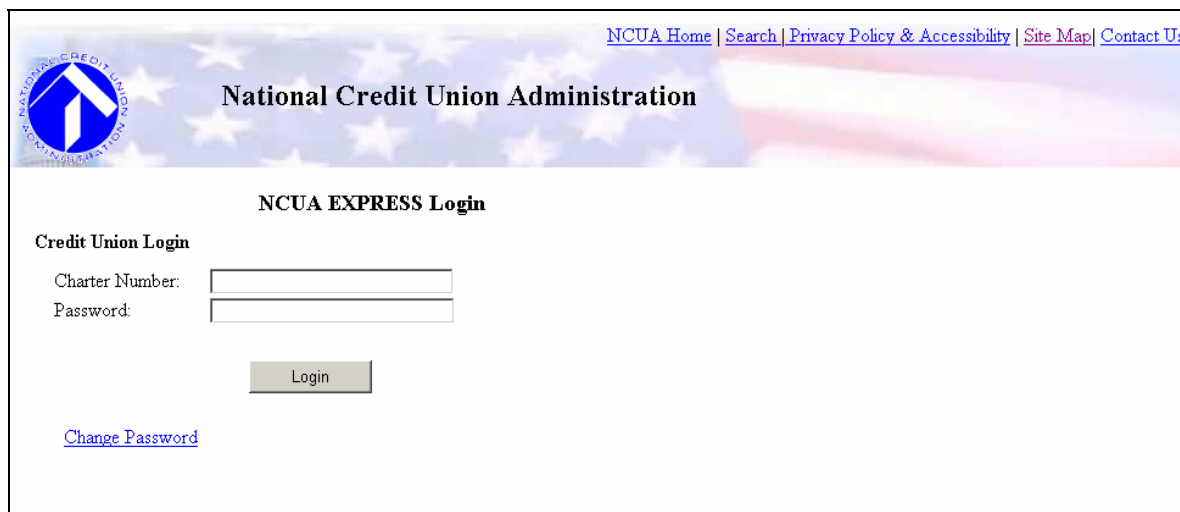
## ACCOUNT ESTABLISHMENT

All federally insured credit unions may establish an Express account. NCUA recommends credit union account holders assign a designated authorized representative to act as the administrator of the credit union's Express account. The administrator is responsible for establishing the account, maintaining the password, and managing subscribers.

The credit union's administrator may establish an Express account by logging on to the NCUA website at [www.ncua.gov](http://www.ncua.gov) and clicking the link to the Express Subscription Service. This page provides a general description of the service and contains a link to the NCUA Express login screen. The login screen is for authorized credit union representatives only.



As shown in the picture below, the Express login screen contains two input fields – the credit union charter number and a password. The initial password is set to the password established for the credit union's Report of Officials in 2004. Once an authorized credit union representative enters a valid charter number and password, the Express account is established and the authorized representative may begin adding individual subscribers.

A screenshot of the NCUA Express Login page. At the top right, there are links for "NCUA Home", "Search", "Privacy Policy & Accessibility", "Site Map", and "Contact Us". On the left is the NCUA logo. The main heading is "National Credit Union Administration". Below that is "NCUA EXPRESS Login". Under "Credit Union Login", there are two input fields: "Charter Number:" and "Password:". Below the fields is a "Login" button. At the bottom left, there is a "Change Password" link.

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## PASSWORD MANAGEMENT

Credit unions must use a password to access their Express account. Although the credit union may add multiple subscribers to the account, the credit union is assigned only one password. NCUA recommends each credit union assign an authorized representative to act as the administrator of the Express account and maintain the password. The credit union's administrator will use the password to access the subscription page and add additional subscribers. Thereafter, the individual subscribers will receive the applicable publications via e-mail and may request changes to their subscription choices through the credit union's authorized representative.

The initial Express password is set to the password established for the credit union's Report of Officials in 2004. This password is forwarded in a letter via U.S. Mail with the Report of Officials software to each federally insured credit union on a quarterly basis during 2004. If the credit union does not have the letter containing this password, the credit union may call NCUA's technical support desk at 1-800-827-3255. Technical support staff will verify that the caller is a representative of the credit union and will fax or mail a copy of the letter to the credit union's fax number or address on record.

NCUA encourages credit unions to change their initial password once the account has been established. The authorized credit union representative may go to NCUA's password management page to change the password. This page is accessible from the [NCUA Express login screen](#). The password management page contains guidelines and instructions for making sound password changes. A credit union may change its password at any time. If a credit union misplaces the password, the credit union may call NCUA's technical support desk at 1-800-827-3255. Technical support staff will verify that the caller is a representative of the credit union and will fax or mail the password to the credit union's fax number or address on record.

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## SUBSCRIBER ADMINISTRATION

Although each credit union is allowed to establish only one Express account, the credit union may add multiple subscribers to this account. Subscribers may include credit union management, staff, officials, and volunteers. NCUA recommends the credit union assign an authorized representative to act as the administrator of the Express account. The administrator may establish a profile for each credit union subscriber indicating the subscribers e-mail address and specifying the type of publications the subscriber is interested in receiving. Whenever a selected publication is available for distribution, an e-mail message containing a brief description of the publication and a link to the file will be sent to the subscriber. A subscriber must be online with access to the Internet to use the link contained in the e-mail notification.

To add, modify, or cancel a user's subscription, the credit union's authorized representative must log on to the NCUA website at [www.ncua.gov](http://www.ncua.gov) and click the link to the Express Subscription Service. This page contains a link to the NCUA Express login screen. The authorized credit union representative must enter a valid charter and password to access the subscription page. Please note, passwords are case sensitive.

As shown in the picture below, the subscription page contains a drop down list of current subscribers. Upon initial entry into the system, the list will be blank. For each subscriber added, the credit union must enter the name of the subscriber, provide the subscriber's email address, and designate the publications the subscriber wishes to receive via e-mail.

NCUA Home | Search | Privacy Policy & Accessibility | Site Map | Contact Us

**National Credit Union Administration**

**NCUA EXPRESS Subscription**

As your credit union's authorized representative(s), you may select from the various subscription lists and options presented here on behalf of your credit union. You may sign up multiple employees of your organization under this account to receive our publications via e-mail, with each person receiving those publications specifically selected for that person. For help on how to make selections on this page, please consult the Express User's Guide.

Log Out

Add Subscription    Add More Subscribers    Save & Finish

List of Current Subscribers:

Name of the person to receive publications:

E-mail to send the publications to:

### **To add a subscriber:**

1. Click on the **Add More Subscribers** button;
2. Type the name of the subscriber in the text box adjacent to the words "Name of the person to receive publications:";

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3. Type the subscriber's e-mail address in the text box adjacent to the words "E-mail to send the publications to:";
4. Click on the toggle buttons in the Subscribe column, as shown below, for the publications the subscriber is interested in receiving;

Publications	Subscribe	Unsubscribe
Letters to Credit Unions	<input checked="" type="radio"/>	<input type="radio"/>
Letters to Federal Credit Unions	<input checked="" type="radio"/>	<input type="radio"/>
Regulatory Alerts	<input type="radio"/>	<input type="radio"/>
Press Releases & NCUA News	<input type="radio"/>	<input type="radio"/>
Rules & Regulations Update <small>(includes Advanced Notices of Proposed Rules and Final Rules)</small>	<input type="radio"/>	<input type="radio"/>
NCUA's Annual Report, Strategic and Operating Plan	<input type="radio"/>	<input type="radio"/>
Credit Union Directory	<input checked="" type="radio"/>	<input type="radio"/>
Mid-Year & Year-End Statistics	<input type="radio"/>	<input type="radio"/>
Legal Opinions	<input type="radio"/>	<input type="radio"/>
Interpretive Rulings & Policy Statements	<input type="radio"/>	<input type="radio"/>
Federal Credit Union Act Updates	<input type="radio"/>	<input type="radio"/>
Federal Credit Unions Bylaws Updates	<input type="radio"/>	<input type="radio"/>
Special Alerts (includes Security Alerts, etc.)	<input type="radio"/>	<input type="radio"/>
Accounting Bulletins	<input type="radio"/>	<input type="radio"/>
Corporate Credit Union Guidance Letters <small>(includes updates to the Corporate Expanded Authority Guidelines)</small>	<input type="radio"/>	<input type="radio"/>
Manual Updates <small>(includes Accounting Manual, Chartering &amp; FOM Manual, Corporate Examiner's Guide, Examiner's Guide, Merger Manual, and Supervisory Committee Guide)</small>	<input type="radio"/>	<input type="radio"/>
Other Miscellaneous Mailings	<input type="radio"/>	<input type="radio"/>



**Helpful Hint:** If a subscriber is interested in receiving all publications, click in the  **Subscribe to all electronic distributions** box, and the toggle buttons for all publications will populate. The next time the subscriber's profile is updated, the toggle buttons will not be populated. However, the check box will still be checked.

5. Once the publication choices are identified, click on the  button to save this entry. **Warning:** clicking this button does not save the subscriber's profile to the NCUA subscription server. This button only stores the profile temporarily while the administrator is making changes to the subscriber profiles.
6. To save changes made to all of the subscribers' profiles, at the end of the session, click the  button.

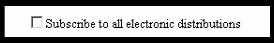
If a subscriber was successfully added, the subscriber's name will appear in the drop down menu labeled *List of Current Subscribers:* and the subscriber will receive an e-mail confirmation from the L-Soft list server at the National Credit Union Administration.

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### To modify a subscriber profile:

1. From the drop down menu list of current subscribers, click on the name of the subscriber profile that needs to be modified;
2. The name of the subscriber and the subscriber's e-mail address will populate in the appropriate text boxes and the subscriber's choice of publications will populate in the toggle buttons in the Subscribe column;
3. To add a publication to the subscriber's choice of publications, click in the toggle button for the appropriate publication in the Subscribe column;
4. To delete a publication from the subscriber's choice of publications, click in the toggle button for the appropriate publication in the Unsubscribe column (Note: the Unsubscribe feature is only relevant to unsubscribe to publications to which a user was previously subscribed);
5. When all changes to the subscriber's profile have been recorded, click on the  button to save this entry. **Warning:** clicking this button does not save the subscriber's profile to the NCUA subscription server. This button only stores the profile temporarily while the administrator is making changes to the subscriber profiles.
6. To save changes made to all of the subscribers' profiles, at the end of the session, click the  button.



If a subscriber's profile was successfully modified, the subscriber will receive an e-mail confirmation from the L-Soft list server at the National Credit Union Administration.

Helpful Hint: If a subscriber was subscribed to receive all publications by clicking in the  box, the next time the subscriber's profile is updated, the toggle buttons will not be populated. However, the check box will still be checked. To modify or cancel a subscription, the administrator may click twice in the check box to populate the toggle buttons.

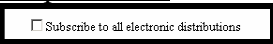


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### To cancel a subscriber:

1. From the drop down menu list of current subscribers, click on the name of the subscriber profile to be canceled;
2. The name of the subscriber and the subscriber's e-mail address will populate in the appropriate text boxes and the subscriber's choice of publications will populate in the toggle buttons in the Subscribe column;
3. To cancel the subscriber's profile, delete all publications from the subscriber's choice of publications by clicking in the toggle button for the appropriate publications in the Unsubscribe column;
4. When all changes to the subscriber's profile have been recorded, click on the  button to save this entry. **Warning:** clicking this button does not save the subscriber's profile to the NCUA subscription server. This button only stores the profile temporarily while the administrator is making changes to the subscriber profiles.
5. To save changes made to all of the subscribers' profiles, at the end of the session, click the  button.

If a subscriber's profile was successfully canceled, the subscriber will receive an e-mail confirmation from the L-Soft list server at the National Credit Union Administration.

**Helpful Hint:** If a subscriber was subscribed to receive all publications by clicking in the  box, the next time the subscriber's profile is updated, the toggle buttons will not be populated. However, the check box will still be checked. To modify or cancel a subscription, the administrator may click twice in the check box to populate the toggle buttons.

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## HARDCOPY REQUEST

Express is a customer service offered free of charge by the NCUA to all federally insured credit unions. Express is a fast and efficient way for all subscribers to keep up-to-date on changes taking place at NCUA and in the credit union industry. NCUA is committed to maintaining the efficiency offered by this service. Therefore, when a credit union establishes an Express account, adds a subscriber(s), and chooses to have an NCUA communication forwarded via e-mail, the Express system notifies the NCUA distribution center to no longer send the publication in hardcopy via U.S. Mail. As long as one subscriber is subscribed to receive a class of publications via e-mail, the hardcopy of that publication will no longer be sent to the credit union via U.S. Mail.

However, credit unions may elect to continue to receive the hardcopy via U.S. Mail regardless of the number of subscribers receiving the publications by e-mail. In order to continue receiving a hardcopy of classes of publications, the credit union's authorized representative must inform the Express system that the credit union wishes to receive a hardcopy.

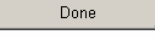

### To receive hardcopy publications:

The credit union's authorized representative must log on to the NCUA website at [www.ncua.gov](http://www.ncua.gov) and click the link to the Express Subscription Service. This page contains a link to the NCUA Express login screen. The authorized credit union representative must enter a valid charter and password to access the subscription page.

1. Click the Request hard copy to open the list of toggle boxes for each publication;
2. When the list of hard copy toggle boxes appears, click in the toggle boxes of the communications the credit union wishes to continue to receive in hardcopy via U.S. Mail, as shown below;

Publications	Subscribe	Unsubscribe	Check if credit union also requires hard copy (if applicable)
Letters to Credit Unions	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Letters to Federal Credit Unions	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Regulatory Alerts	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Press Releases & NCUA News	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Rules & Regulations Update	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
<small>(includes Advanced Notices of Proposed Rules and Final Rules)</small>			
NCUA's Annual Report, Strategic and Operating Plan	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Credit Union Directory	<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
Mid-Year & Year-End Statistics	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Legal Opinions	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Interpretive Rulings & Policy Statements	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Federal Credit Union Act Updates	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Federal Credit Unions Bylaws Updates	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Special Alerts (includes Security Alerts, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Accounting Bulletins	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Corporate Credit Union Guidance Letters	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
<small>(includes updates to the Corporate Expanded Authority Guidelines)</small>			
Manual Updates	<input type="radio"/>	<input type="radio"/>	<input checked="" type="checkbox"/>
<small>(includes Accounting Manual, Chartering &amp; FOM Manual, Corporate Examiner's Guide, Examiner's Guide, Merger Manual, and Supervisory Committee Guide)</small>			
Other Miscellaneous Mailings	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>
Monthly Digest of all Publications	<input type="radio"/>	<input type="radio"/>	<input type="checkbox"/>

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3. Once all of the selections are complete, click the  button to close the list of hard copy toggle boxes;
4. To save these changes, at the end of the session, click the  button.

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## **TECHNICAL SUPPORT**

For technical assistance, the credit union may call NCUA's technical support desk at 1-800-827-3255. Credit unions may also e-mail questions or comments about NCUA's Express subscription service to [Express@ncua.gov](mailto:Express@ncua.gov).

# A User's Guide to NCUA's Express Subscription Service

## FREQUENTLY ASKED QUESTIONS

### *What is NCUA's Express Subscription Service?*

Express is a service offered by the NCUA whereby NCUA communications are forwarded via e-mail within hours of their publication to subscribers of the service.

### *Who may subscribe to this service?*

Express is available to all federally insured credit unions.

### *How much does it cost to subscribe?*

There is no subscription fee for the Express service.

### *How does a credit union establish an Express account?*

A federally insured credit union may establish an Express account by clicking the link to the Express Subscription Service from the NCUA website at [www.ncua.gov](http://www.ncua.gov). This page provides a general description of the service and contains a link to the NCUA Express login screen. The login screen is for authorized credit union representatives only. It contains two input fields – the credit union charter number and a password. The initial password is the password established for the credit union's Report of Officials in 2004. Once an authorized credit union representative enters a valid charter and password, the Express account is established and the authorized representative may begin adding individual subscribers.

### *Where may a credit union find the password established for the Report of Officials?*

The password established for the credit union's Report of Officials is forwarded in a letter with the 5300 Call Report and Report of Officials software via U.S. Mail to each federally insured credit union on a quarterly basis. If the credit union does not have the letter containing the password, the credit union may call NCUA's technical support desk at 1-800-827-3255. Once the caller is identified as a credit union representative, NCUA will fax or mail a copy of the letter to the fax number or address on record.

### *May a credit union change the initial password?*

Yes. Authorized credit union representatives may go to NCUA's password management page to change their password. The password management page is accessible from the NCUA Express login screen. This page contains guidelines and instructions for password changes.

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### ***What If a credit union misplaces its password?***

If a credit union misplaces its password, the credit union may call NCUA's technical support desk at 1-800-827-3255. Once the caller is identified as a credit union representative, NCUA will fax or mail the password to the fax number or address on record.

### ***May a credit union sign up more than one subscriber?***

Yes. Although each credit union is allowed to establish only one Express account, the credit union may add multiple subscribers to this account. An authorized representative of the credit union may establish a profile for each credit union subscriber indicating the subscribers e-mail address and specifying the type of publications the subscriber is interested in receiving. Whenever such a publication is available for distribution, an e-mail message containing a brief description of the publication and a link to download it will be sent to the subscriber.

### ***May a credit union sign up officials and volunteers to this service?***

Yes. NCUA encourages credit unions to sign up officials and volunteers for this service as a means of educating them and keeping them up-to-date on changes in the industry.

### ***Will every user associated with a credit union's Express account have a unique password?***

No. NCUA recommends the credit union assign an authorized representative to act as the administrator of the Express account. The credit union's authorized representative will use the password to access the subscription page and add additional users. Thereafter, the individual users will receive the applicable publications via their e-mail address and may request changes to their subscription choices through the credit union's authorized representative.

### ***How may a credit union add, modify or cancel a user's subscription?***

To add, modify or cancel a user's subscription, the credit union should refer to the Subscription Management section of the User's Guide to NCUA's Express Subscription Service.

### ***What if the Express service indicates the e-mail address of a subscriber is invalid?***

Express will automatically validate a subscriber's e-mail address when the subscription is first entered or when the e-mail address of a subscriber is modified. If the e-mail address is not valid, Express will not allow the e-mail address to be stored.

### ***How will a subscriber know they have been successfully signed up for the service?***

If a subscriber's profile was successfully added, modified, or canceled the subscriber will receive an e-mail confirmation from the L-Soft list server at the National Credit Union Administration.

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### ***Why didn't the employees entered as subscribers receive a confirmation e-mail message?***

If the employees entered as subscribers did not receive a confirmation e-mail address, there may be one of four problems. When adding or modifying the subscription profile, the administrator may have neglected to click the "Save and Finish" button. If so, the profile will not be sent to the Express server. If this is the case, the subscriber's profile will not be located in the drop down menu of the list of current subscribers. Alternatively, the administrator may have inadvertently entered the wrong e-mail address for the subscriber. In this case, the subscriber profile would be located in the list of current subscribers, but the e-mail address would need to be updated. Finally, perhaps there is a technical problem either with the Express server or the subscriber's e-mail server. To resolve this type of problem, the credit union should contact the NCUA technical support desk at 1-800-827-3255. Finally, the subscriber's e-mail system may have NCUA on an anti-spam list. To resolve this issue, the subscriber should contact their e-mail support staff and request that NCUA be removed from the anti-spam list.

### ***What types of publications will be made available through this service?***

The following types of publications are available through this service:

- Letters to Credit Unions
- Letters to Federal Credit Unions
- Regulatory Alerts
- Press Releases and NCUA News
- Rules and Regulations Updates – including Advanced Notice of Proposed Rules and Final Rules
- NCUA's Annual Report, Strategic and Operating Plans
- Credit Union Directory
- Mid-Year and Year-End Statistics
- Legal Opinions
- Interpretive Rulings and Policy Statements
- Federal Credit Union Act Updates
- Federal Credit Union Bylaws Updates
- Special Alerts – including Security Alerts
- Accounting Bulletins
- Corporate Credit Union Guidance Letters – including updates to the Corporate Expanded Authority Guidelines
- Manual Updates – including the Accounting Manual, Chartering and FOM Manual, Examiner's Guide, Corporate Examiner's Guide, Merger Manual, and Supervisory Committee Guide
- Other Miscellaneous Mailings

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### ***In what file format will the publications be provided?***

The publications will be provided in Portable Document Format (PDF) which can be read by Adobe Acrobat Reader. Adobe Acrobat Reader can be downloaded free of charge by going to the Adobe website at [www.Adobe.com](http://www.Adobe.com).

### ***Must a subscriber download all of the publications sent via e-mail?***

No. A subscriber may open and read the publication to decide whether to download it.

### ***How long will the publications be available for download?***

Publication files will be available for download for 6 months after the initial message is sent.

### ***How may a subscriber access a file that is no longer available for download from the Express file server?***

NCUA publications that are no longer available for download on the Express file server may be available on NCUA's website at [www.ncua.gov](http://www.ncua.gov).

### ***Why does an error page display when I click on the link to the publication sent by NCUA Express via e-mail?***

A subscriber must be online with access to the Internet to use the link contained in the e-mail notification. An error page will display if the subscriber is not online with Internet access.

### ***Will the credit union continue to receive the publications in hardcopy via US Mail?***

The credit union may choose to continue to receive the publications in hardcopy via U.S. Mail by selecting that option on the subscription page.

### ***What is NCUA's security and privacy policy?***

NCUA is concerned about system security and privacy. Please consult NCUA's Privacy Policy Statement located on the NCUA website at [www.ncua.gov](http://www.ncua.gov) for privacy questions relative to the use of this service.

### ***How may a credit union close an NCUA Express account?***

A credit union may close an Express account by canceling all subscriptions for all subscribers on the account.