CREDIT UNION ONLINE
FREQUENTLY ASKED QUESTIONS

1. **What is the Profile?**
   The online Profile includes information that NCUA maintains about a credit union that infrequently changes. For example, it contains credit union address(es), phone number(s), list of officials, hours of operation, and similar information. It also includes background on information systems and technology, CUSOs, and products and services. Credit unions are able to update certain fields online. When the credit union is done making changes, they must "Save and Certify" the Profile to send their data to NCUA and permanently save the changes.

2. **Am I required to use the online system?**
   Yes. NCUA requires all federally insured credit unions with access to the Internet to submit data online. If a credit union has computer disruptions during the upload period, the credit union should contact an NCUA or State Supervisory Authority (SSA) representative to obtain the Profile and Call Report forms. The credit union will complete the paper forms and return them to their regulator.

3. **I am a manual credit union. How does this affect me?**
   NCUA sends credit unions that are unable to use the online system two paper forms each cycle: a Profile form (NCUA Form 4501A) and a 5300 Call Report form. Credit unions filing manually will complete both forms and return them to their NCUA examiner or State Supervisory Authority for input into the online system.

4. **What is Silverlight?**
   Silverlight is a free program from Microsoft, like Adobe. All major browsers support Silverlight including both Mac OS and Windows. Microsoft made the Silverlight browser plug-in freely available for all supported platforms and browsers. If you don't have Silverlight installed on your computer, the system will prompt you to install it the first time you access the new site.

   Credit unions can download and install Silverlight from the following link:
   http://www.microsoft.com/getsilverlight/Get-Started/Install/Default.aspx

5. **Are Administrator privileges required to install Microsoft Silverlight?**
   Yes. You must have Administrator privileges to install Microsoft Silverlight.

6. **What is "Save and Certify Profile?"**
   After making any changes to your credit union's Profile, NCUA requires you to click the "Save and Certify Profile" button to certify the change(s) you made and permanently save your change(s) to NCUA's system. If you leave the Profile area, close your browser, or log out and have not clicked the "Save and Certify Profile" button, you will lose all changes.

7. **Can other credit unions or the public see my information?**
   Public users going to the NCUA website, such as other credit unions, will not have access to your full credit union Profile. However, they can view the public part of your Profile, just as they can today. To see what information about your credit union is available on the public Profile, go to the "Research A Credit Union" section of NCUA's website and search for a credit union. Once you select a credit union to view, you have the option to view the non-confidential Profile information as an Adobe PDF file.

   Your credit union users and regulator will be able to see all the information you input.

8. **My data processing vendor provides software for me to import my general ledger into the Call Report software. Will NCUA provide information for software vendors?**
   Yes. NCUA provides account information and sample XML files for vendors to develop software to import into the online Call Report form each cycle. NCUA posts this information on NCUA's website in the Credit Union Online section. Credit unions cannot import Profile information.

9. **Where do I report my branch information?**
   The branch information will be included in the Profile in the Contacts section. NCUA requires credit unions to report all branches.

10. **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 must enter a unique login and password when logging in. Only authenticated users can access authorized information.

11. **I am the only employee in the credit union. Can a Board Member have access to the system as a back-up?**
    Yes. NCUA requires credit unions 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.

12. **What if I need to make a correction to a prior period Call Report?**
    Credit unions will correct Call Reports in the online system for the most recent 16 cycles. If you need to make a correction prior to those allowed through the online system, you should contact NCUA or your State Supervisory Authority and NCUA will manually update the Call Report.

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

Yes. You can start your Call Report, save your work, log off, and return later. You cannot submit the Call Report until you complete all information and correct all errors.

14. Will I still receive a Call Report letter each cycle?

Effective the June 2012 Call Report cycle, online filing credit unions will no longer receive a mailed letter each cycle. Instead, online filing credit unions will receive an email notification from CU Express outlining the due date and any changes made to NCUA's data collection.

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

Yes. You can print the form and instructions from "Instruction" button in the online system and from NCUA's website.

16. 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 with the Credit Union Administrator and Credit Union User role can add and update all portions of the Profile and Call Report. Credit unions will need to carefully consider who they assign "user" permissions to. Users with the Credit Union Basic role have view only permissions for the entire system.

17. 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.

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

NCUA will send an email to all online filing credit unions each Call Report cycle outlining the start and end dates of the cycle. NCUA requires credit unions to submit a Call Report approximately three weeks after the end of the Call Report cycle.