

# NCUA LETTER TO CREDIT UNIONS

NATIONAL CREDIT UNION ADMINISTRATION  
1775 Duke Street, Alexandria, VA 22314

**DATE:** November 2000 **LETTER NO.** 00-CU-09  
**TO:** Board of Directors of all Federally Insured Credit Unions  
**SUBJ:** AIRE 2000 Loan and Share Record Layout Specifications  
**ENCL:** AIRE 2000 File Layout

## ***Background***

In 1995, our agency introduced the Automated Integrated Regulatory Examination System (AIRE) to Federal examiners and all State Supervisory Authorities choosing to use AIRE. This software program was a significant technological improvement in the way we conducted credit union examinations. In the spring of 2000, we provided new laptop computers, a new AIRE program, and AIRE training for all examiners.

The new AIRE program, AIRE 2000, is a combination of a Visual Basic program, an Access database, Excel worksheets, and Word documents. All of these components work together to provide a new and enhanced examination package. AIRE 2000 improves exam efficiency with its multi-tasking environment, easy navigation of worksheets, advanced loan and share queries, and faster importing of download files.

## ***AIRE 2000 Loan and Share Downloads***

The purpose of this letter is to encourage strict adherence to the attached AIRE share and loan data record layout specifications. We encourage you to discuss these specifications with your data processing vendor.

AIRE 2000 is still capable of accepting electronic loan and share records from your data processing system. You or your outside vendor can use standard data download routines to obtain loan and share records for your examiner. We have not revised the attached layout specifications since we initially issued them in 1995. However, AIRE 2000 requires strict adherence to the layout specifications. If your loan and share downloads do not meet the enclosed layout specifications, then AIRE 2000 will not allow your examiner to import the records.

Some of the problems our examiners have experienced with the loan and share downloads include incorrect header and trailer records, missing carriage return/line feed sequences at the end of every record, and records exceeding the maximum field length provided in the layout specifications. These minor deviations from the specifications may not have caused a problem in the original AIRE program, but AIRE 2000 will not accept the download. To resolve the problem with inaccurate header/trailer records, we recommend you exclude the optional header and trailer records from the data download.

AIRE benefits both our agency and your credit union. Easily imported loan and share downloads reduce the amount of time examiners will need to spend in your credit union. You also may recognize possible cost savings and obtain feedback that is more useful from your examiner, such as detected fraud. Finally, data downloads allow examiners to spend more of their allotted examination time assisting you and your credit union staff, rather than inputting data in their computers.

### ***Safeguarding Member Information***

For examination purposes, examiners have the authority and need to be able to access member data. To ensure control and confidentiality of your credit union's member data, we adhere to the following procedures:

- Examiners obtain share and loan data downloads from your credit union. They do not obtain this data directly from your outside vendor without your credit union's knowledge and authorization.
- Examiners will never enter your credit union's computer system and extract data without the knowledge and permission of your credit union's staff.
- Examiner computers are password protected. We have instructed examiners to lock their computers when they leave their work area. To access the computer after shutting down or hibernation, the examiner must enter his user name and corresponding password.
- After each examination, the examiner destroys the loan and share data downloads. NCUA examination reports may contain some member data, but are NCUA property and considered confidential, privileged, and exempt from disclosure to the public.

This letter supercedes Letter 179.

Sincerely,

/s/

Norman E. D'Amours  
Chairman  
National Credit Union Administration Board

Enclosure

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## AIRES 2000 FILE LAYOUT

**Please Note: DO NOT INCLUDE HEADER OR TRAILER RECORDS.**

### AIRES Share Data Record Layout Specifications November 2000

FIELD NUMBER	FIELD NAME	FIELD TYPE & LENGTH
1	Record Code	A1
2	Account Number	A20
3	Member's Name	A41
3a	Last Name	
3b	First Name	
3c	Middle Initial	
4	Mailing Street Address	A30
5	City	A15
6	State	A2
7	Zip Code	A9
7a	5-Digit Zip Code	
7b	4-Digit Zip Code	
8	"Other" Street Address	A30
9	Share Balance	N14.2
10	Share Type Code	A5
11	Social Security Number	A12

### AIRES Share Field Description November 2000

- **Record Code** - For all software vendors, the share record code will be "S" for all types of member share deposits.
- **Account Number** - Account numbers must include a prefix or suffix code to allow for identification of individual share deposits within one account number.
- **Member's Name** - The member's name will be a string of characters starting with "Last Name, First Name, Middle Initial."
- **Mailing Street Address** - The street address will be a string of characters starting with "Number then Name of Street."
- **City** - The city will be the city associated with the Mailing Street Address.
- **State** - The state will be the state associated with the Mailing Street Address.
- **Zip Code** - The ZIP code will be the zip code and four digit identifier associated with the Mailing Street Address.
- **"Other" Street Address** - This field will be used for a street address other than the mailing address. The Other Street Address will be a string of characters starting with "Number then Name of Street."
- **Share Balance** - The current share balance. Signed with two decimal places.

- **Share Type Code** - System code to identify certificates, regular, draft, IRA, money market and other share deposit accounts. See list below for standard codes.
- **Social Security Number** - Primary depositor's Social Security Number or TIN Number.

### STANDARD NCUA SHARE CODES

REG	Regular Shares
DFT	Share Draft
CLB	Club Accounts (ie. Christmas or Vacation)
ESC	Escrow Accounts
IRA	Individual Retirement Accounts
CRT	Certificates of Deposit
MKT	Money Market
NON	Non-Member Deposits
OTH	Other

### AIRES Loan Data Record Layout Specifications November 2000

FIELD NUMBER	FIELD NAME	FIELD TYPE & LENGTH
1	Record Code	A1
2	Account Number	A20
3	Member's Name	A41
3a	Last Name	
3b	First Name	
3c	Middle Initial	
4	Mailing Street Address	A30
5	City	A15
6	State	A2
7	Zip Code	A9
7a	5-Digit Zip Code	
7b	4-Digit Zip Code	
8	"Other" Street Address	A30
9	Loan Type Code	A5
10	Payment Amount	N14.2
11	Purpose Code	A5
12	Loan Term	A3
13	Payment Frequency Code	A2
14	Date of Loan	Date

15	Original Loan Amount	N14.2
16	Interest Rate (APR)	N7.3
17	Interest Rate (APR) Code	A3
18	Current Loan Balance	N14.2
19	Date of Last Activity	Date
20	Last Activity Code	A5
21	Next Payment Due Date	Date
22	Accrued Interest	N10.2
23	Credit Limit	N14.2
24	Social Security Number	A12
25	Days Delinquent	N4
26	Delinquency Counter 30-59 Days	N3
27	Delinquency Counter 60-89 Days	N3
28	Delinquency Counter 90-119 Days	N3
29	Delinquency Counter 120 Days +	N3
30	Insider Codes	A2
31	Loan Officer/CC Initials	A3

### AIRES Loan Field Descriptions November 2000

- **Record Code** - For all software vendors, the loan record code will be "L."
- **Account Number** - Account numbers must include a prefix or suffix code to allow for identification of individual loans within one account number.
- **Member's Name** - The member's name will be a string of characters starting with "Last Name, First Name, Middle Initial."
- **Mailing Street Address** - The street address will be a string of characters starting with "Number then Name of Street."
- **City** - The city will be the city associated with the Mailing Street Address.
- **State** - The state will be the state associated with the Mailing Street Address.
- **Zip Code** - The zip code will be the zip code and four digit identifier associated with the Mailing Street Address.
- **"Other" Street Address** - This field will be used for a street address other than the mailing address; the Other Street Address will be a string of characters starting with "Number then Name of Street."
- **Loan Type Code** - System code for loan type. See attached list for standard codes; CU will enter this information on loan origination.
- **Payment Amount** - Amount of the scheduled payment.
- **Purpose Code** - System code for loan purpose. See attached list for standard codes; CU will enter this information on loan origination.
- **Loan Term** - Number of contractual payments required to amortize the loan.

- **Payment Frequency Code** - This field identifies the frequency of contractual payments. See attached list for standard codes.
- **Date of Loan** - Format date as MM/DD/CCYY (Month/Day/Century Year). This date will be the date the loans were originally granted (closed-end loan), or most recent advance approved (revolving credit), or plan approved (LOC).
- **Original Loan Amount** - Original amount advanced on loan. Signed with two decimal places.
- **Interest Rate (APR)** - Current contractual annual percentage rate (APR) expressed as a percent (e.g. 12% = 12.000). Three decimal places.
- **Interest Rate (APR) Code** - This field will identify fixed, adjustable and variable rate loans. See attached list for standard code.
- **Current Loan Balance** - The outstanding principal balance, signed with two decimal places.
- **Date of Last Activity** - Date of last account activity, either monetary or non-monetary. Format date as MM/DD/CCYY (Month/Day/Century Year).
- **Last Activity Code** - Identifies the last account activity by code. See attached list for standard codes.
- **Next Payment Due Date** – Format date as MM/DD/CCYY (Month/Day/Century Year).
- **Accrued Interest** - Total amount of interest due since last payment. Signed with two decimal places.
- **Credit Limit** - In cases of approved lines of credit, input the contractual dollar amount approved for this loan.
- **Social Security Number** - Primary borrower's Social Security Number or TIN Number.
- **Days Delinquent** - Number of days the next payment due is past due.
- **Delinquency Counter 30-59 Days** - Number of times a payment has been 30 to 59 days past due.
- **Delinquency Counter 60-89 Days** - Number of times a payment has been 60 to 89 days past due.
- **Delinquency Counter 90-119 Days** - Number of times a payment has been 90 to 119 days past due.
- **Delinquency Counter 120 Days and OVER** - Number of times a payment has been over 120 days past due.
- **Insider Codes**- System codes used to identify Directors, Officials, Employees and Family Members. See attached list for standard codes.
- **Loan Officer / CC Initials** - Field is used to identify the approving official; in cases where the loan was approved by the Credit Committee, field will be "CC."

## STANDARD NCUA LOAN TYPE CODES

LOC	Line of Credit, including Credit Cards
UNS	Unsecured
SHR	Share Secured

NVE	New Vehicle
UVE	Used Vehicle
REC	Recreation Equipment
1MT	First Mortgage
2MT	Second Mortgage
HEQ	Home Equity
URE	Unimproved Real Estate
MHM	Mobile Home
AGR	Agricultural
COM	Commerical
STS	Stock Security
GVT	Government Guarantee
OT1	Other Member Loans
OT2	Other Loans (purchased or to non-members)

### **STANDARD NCUA LOAN PURPOSE CODES**

BIL	Pay Bills
NST	Not Stated
NVE	New Vehicle
UVE	Used Vehicle
TCV	Taxes, Christmas, Vacation
REC	Recreation Equipment
RES	Residential Real Estate
URE	Unimproved Real Estate
MHM	Mobile Home
AGR	Agricultural
BUS	Business/Commercial
HGD	Household Goods
HIM	Home Improvement
HEL	Home Equity
EDU	Education
INV	Investment
OTH	Other

### **STANDARD NCUA PAYMENT FREQUENCY CODES**

A	Annual Payment
SA	Semi-Annual
Q	Quarterly
M	Monthly
SM	Semi-Monthly (2 monthly payments)
W	Weekly
BW	Bi-Weekly (every 2 weeks)
S	Single Payment



## STANDARD NCUA INTEREST RATE CODES

FR	Fixed Rate
ARM	Adjustable Rate Mortgage
VR	Variable Rate Loan

## STANDARD NCUA LAST ACTIVITY CODES

INI	Initial Balance
INC	Increase Balance
DIR	Direct Payment
TRN	Transfer from Shares
PAY	Payroll Deduction
ADJ	Adjustment
FEE	Loan Fee
INP	Insurance Payment
INR	Insurance Refund
REF	Refinance Loan
OTH	Other

## STANDARD NCUA INSIDER CODES

D	Director
SC	Supervisory Committee
CC	Credit Committee
DR	Director Relative
CD	Committee Relative
ER	Employee Relative
DB	Director Business
CB	Committee Business
EB	Employee Business
O	Other

## DATA CONFIGURATION NOTES

- All fields are <TAB> delimited with “Carriage Return/Line Feed” at the end of every record.
- Field sizes are the maximum length for the field.
- Numerical fields are sign-leading with explicit decimal points. The numerical notations in the charts above (such as N14.2) do not count the sign, but do count the decimal point. The number to the left of the decimal point is the total of the digits of number plus the decimal point. The number to the right of the decimal point is the number of digits to the right of the decimal point, ie. 123456.12 = N9.2.

- Numbers can have leading zeros or may be trimmed off.
- Date fields are MM/DD/CCYY format.

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