From:	<u>bfogg</u>
To:	Call Report Modernization
Subject:	Call report improvement
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I offer the following recommendations that would ease the burden of completing call reports

1. Semi-annual filing of call reports for low risk credit unions

2. Eliminate reporting of deposits over the old insurance threshold of \$100,000 and continue with reporting of deposits over \$250,000 instead. We should not have to report both

3. Eliminate reporting of government agency deposits

4. Replace the current report filing software with a new one that allows a user to zoom in, to tab key to the next field, to enter a dollar value over the default filled value of "0" rather than to have to delete the zero in each field. The existing software is extremely problematic and is the single largest cause of headaches and wasted time in filing a call report. Quality software could reduce the filing time by more than 25%.

5. Revise the software to allow a user to enter cents/decimals and enable the software to display a rounded value as is the case in Excel. Forcing the user to round the entry frequently leads to errors that have to be resolved. Example: reporting mortgage balances in areas on two pages frequently leads to rounding errors that have to be resolved.

Brian Fogg, CEO NMLS #409711 CREDIT UNION OF VERMONT 2 South Main Street Rutland, VT 05701-4152 www.CUVermont.coop 802-773-0027*800-892-6900 Fax: 802-775-4910 BFogg@CUVermont.coop

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