



PROFILE FORM 4501A INSTRUCTIONS

Effective December 31, 2024

Until Superseded

Profile Instructions Revisions

The following changes were made to the December 2024 Profile Instructions:

1. General Information tab, page 3, Item 10:
 - a. Added “Does your credit union operate exclusively online? Select “Yes” if the credit union operates exclusively online. If “Yes” is selected, the credit union website will be available in the Credit Union Locator application.”
2. General Information tab, page 3, Item 11:
 - a. Renumbered Item 10 to Item 11
3. General Information tab, page 3, Item 12:
 - a. Added “Select the name of the credit union’s automated anti-money laundering system. If the credit union’s anti-money laundering monitoring system is automated or a combination of automated and manual, provide the name of the credit union’s automated anti-money laundering system.”
4. General Information tab, page 3, Minority Depository Institution Questions section:
 - a. Separated and renumbered each Minority Depository Institution qualifying question. The existing items and one new question are now numbered 13, 14, and 15.
 - b. Removed item number. Modified “Answer “Yes” or “No.” See Minority Groups for the criteria to be considered a Minority Depository Institution. If you answer “Yes,” identify the minority groups represented by your current members, board of directors, and the community the credit union serves by checking the appropriate box(es).”

to:

“A credit union seeking designation as a Minority Depository Institution (MDI) must complete this section. Answer “Yes” or “No.” If you answer “Yes,” identify the minority groups represented by your board of directors, current members, and the community the credit union services, as designated in its field of membership, by checking the appropriate box(es). See Factors to Consider for MDI Designation below for guidance.
5. General Information tab, renumbered from Item 11 and:
 - a. Moved “Is more than 50 percent of your credit union’s board of directors:” to Item 13.
 - b. Moved to Item 13 and modified “Are more than 50 percent of your credit union’s current and eligible potential members:”

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to:

“Are more than 50 percent of your credit union’s current members:

- c. Added Item 15 “Is more than 50 percent of your credit union’s field of membership:
 - a. Asian American
 - b. Black American
 - c. Hispanic American
 - d. Native American”
- 6. General Information tab, page 3, changed Minority Groups to Factors to Consider for MDI Designation:
 - a. Modified “For purposes of minority representation, anyone who falls into more than one minority category (multi-racial or multi-ethnic individuals) is a single minority individual. Multi-racial or multi-ethnic individuals should select one of the provided minority groups.

All three conditions (current members, board of directors, and community it services) must be met to be classified as a minority depository institution. The community it services is defined as a credit union’s potential members according to the field of membership in its charter.”

to:

“To be classified as an MDI a credit union must meet all three conditions:

- 1. More than 50% of current members are from any of the eligible minority groups,
- 2. More than 50% of board members are from any of the eligible minority groups, and
- 3. More than 50% of the community it services are from any of the eligible minority groups. The community it services is defined as a credit union’s field of membership in its charter.

Eligible minority groups are Asian American, including individuals who are Native Hawaiian or Other Pacific Islander, Black American, Hispanic American, and Native American, including individuals who are American Indian or Alaska Native. For purposes of minority representation, an individual who falls into more than one of the minority categories (multi-racial or multi-ethnic individuals) will be considered as a single, eligible minority. Multi-racial or multi-ethnic individuals should be counted in only one of the provided minority groups.

An MDI may participate in the NCUA’s Minority Depository Institution Preservation Program subject to the eligibility requirements of any specific initiative. An eligible credit union’s decision to designate as an MDI or to participate in the Minority Depository Institution Preservation Program is voluntary.

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A credit union defined as a “small credit union” by the NCUA may self-designate greater than 50 percent representation among its current members, and within the community it services (field of membership), based solely on knowledge of those members.

A credit union not defined as small by the NCUA may rely on one of the methods below, as applicable, to determine the minority composition of its current membership and of the community it services. The credit union must maintain documentation supporting MDI self-designation.

- a. U.S. Census Bureau website for demographic data based on the area(s) where the current membership or field of membership resides.
- b. Home Mortgage Disclosure Act data to calculate the reported number of minority mortgage applicants divided by the total number of mortgage applicants within the credit union’s membership.
- c. Collect data from members who voluntarily choose to participate in such collection about their racial identity and use the data to determine minority representation among the credit union’s membership.
- d. Other reasonable forms of data, such as membership address list analyses or an employer’s demographic analysis of employees.

An MDI credit union must assess whether it continues to meet the required definition of an MDI and update its designation, if necessary, whenever there is a change in its board of directors, current membership, or field of membership. An MDI may elect to withdraw its designation by not completing the relevant questions in this section.

Refer to [Interpretive Ruling and Policy Statement \(IRPS\) 13-1](#), regarding the Minority Depository Institution Preservation Program for credit unions.”

7. Contacts and Roles tab, page 4, Item 5g:
 - a. Modified to include Audit Committee chairperson in federally insured state-chartered credit unions.
8. Contacts and Roles tab, page 4, Item 5h:
 - a. Modified to include Audit Committee members in federally insured state-chartered credit unions.
9. Contacts and Roles tab, page 4, Item 7e:
 - a. Modified “Provide an email address where the NCUA can send information, such as 314(a) notifications. If the credit union does not have an organizational email address, you may provide a personal email address. In the event the credit union has a single email address, the Patriot Act information must be treated as confidential and provided only to credit union individuals responsible for Bank Secrecy Act (BSA) compliance. NCUA provides FinCEN bi-weekly updates to the Patriot Act 314(a) point of contact, and it can take up to three weeks for changes to take effect. Patriot Act Contacts must

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login to the FinCEN website and obtain the 314(a) lists when FinCEN emails a request or every 14 days, whichever occurs first. Because matches must be reported to FinCEN within 14 days, it is important to provide additional Patriot Act Contacts. If you have questions about the Patriot Act or BSA compliance, contact your NCUA district examiner or respective SSA.”

to:

“Provide an email address where the NCUA can send information, such as Bank Secrecy Act/anti-money laundering (BSA/AML) and anti-fraud messaging. If the credit union does not have an organizational email address, you may provide a personal email address. To access 314(a) lists in the secure Financial Institution (FI) Portal at <https://fiportal.fincen.gov>, users must create an account with <https://login.gov>. To prevent Financial Crimes Enforcement Network (FinCEN) messages from being blocked or directed to a spam folder, users should add FinCEN websites and email addresses to their list of approved senders and domains. Users are also encouraged to check with their credit union’s information technology department on any limitations or restrictions around file size limits when sending files to FinCEN. For FI Portal questions when you are in the FI Portal, click on “Help” and the “Contact Us” button. If you are unable to access the FI Portal, use the general FinCEN contact form at <https://fincen.gov/contact>.”

10. Contacts and Roles tab, page 4, Item 7f:

- a. Modified: “Provide an email address where information, such as 314(a) notifications, can be sent to the secondary contact person.”

to:

“Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to the secondary contact person.”

11. Contacts and Roles tab, page 4, Item 7g:

- a. Modified: “Provide an email address where the NCUA can send information, such as 314(a) notifications.”

to:

“Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to a third contact person, if applicable.”

12. Contacts and Roles tab, page 4, Item 7h:

- a. Modified: “Provide an email address where the NCUA can send information, such as 314(a) notifications.”

to:

“Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to a fourth contact person, if applicable.”

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13. Contacts and Roles tab, page 4, Item 7l:

- a. Removed “for information security related updates.”
- b. Added “Report the credit union employee that NCUA should contact for questions about the credit union’s Information Security Program. Appendix A to Part 748 – [Guidelines for Safeguarding Member Information](#) provides guidance standards for the Information Security Program.”

14. Contacts and Roles tab, page 4, Item 7m:

- a. Added “NCUA regulations 748.1(c)(2) – Definitions defines a cyber incident as an occurrence that actually or imminently jeopardizes, without lawful authority, the integrity, confidentiality, or availability of information on an information system, or actually or imminently jeopardizes, without lawful authority, an information system. Report the credit union employee that NCUA should contact for questions about cyber incidents.”

15. Contacts and Roles tab, page 4, Item 9a:

- a. Added “Indicate if this is the preferred email address that NCUA or the credit union’s state supervisory authority should use for credit union correspondence.”

16. Contacts and Roles tab, page 4, Item 10a:

- a. Added “Indicate if this is the preferred email address that NCUA or the credit union’s state supervisory authority should use for credit union correspondence.”

17. Sites tab, page 5, Item 3:

- a. Added “Accurately identifying the Site Type is important for the Home Mortgage Disclosure Act (HMDA) Loan Application Register. The Federal Credit Union Act defines a branch office as a location where member accounts are established or loans are made. Members may or may not be able to establish accounts or apply for loans at a Corporate Office.

A Shared Service Center location should be identified as a Branch Office if members can open accounts or apply for loans at the Shared Service Center. If not, the Shared Service Center location should be identified as an Other Site Type.

An ATM is specifically excluded from the definition of a Branch Office by HMDA. If a stand-alone ATM is reported, it should be identified as an Other Site Type.”

18. Sites tab, page 5, Public Site Functions:

- a. Added “A credit union must select at least one public site function for the site to be published in the Credit Union Locator on NCUA.gov.”

19. Sites tab, page 5, Public Site Functions, Item e:

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- a. Added “Interactive Teller Machine (ITM)—The credit union may enter its ITM locations in the Profile. This field may be selected more than once. Credit unions are not required to report all their ITM locations.”

20. Payment System Service Provider (PSSP) Information, page 6, Item 2:

- a. Moved from Item 8: “Select the systems used to process electronic payments (select all that apply). Select all systems the credit union uses to process electronic payments. Electronic payments generally mean any transfer of funds between the credit union and another party (corporate credit union, Federal Reserve Bank, financial institution, or other parties) through electronic systems.”

21. Payment System Service Provider (PSSP) Information, page 6, Item 2a:

- a. Moved from Item 8a: “FedLine Solutions—A full suite of applications offering access to electronic payment solutions and information services provided by the Federal Reserve to facilitate the electronic transfer of funds.”

22. Payment System Service Provider (PSSP) Information, page 6, Item 2b:

- a. Moved from Item 8b: “Corporate Credit Union”

23. Payment System Service Provider (PSSP) Information, page 6, Item 2c:

- a. Moved from Item 8c: “Correspondent Bank—Banks that perform services, such as the electronic transfer of funds to another party (financial institution, merchant, credit union, government entity, etc.) for the credit union.”

24. Payment System Service Provider (PSSP) Information, page 6, Item 2d:

- a. Moved from Item 8d: “CUSO”

25. Payment System Service Provider (PSSP) Information, page 6, Item 2e:

- a. Moved from Item 8e: “CHIPS – The Clearing House Interbank Payments System”

26. Payment System Service Provider (PSSP) Information, page 6, Item 2f:

- a. Deleted Item 8f: “EPN”
- b. Added Item 2f: “SWIFT”

27. Payment System Service Provider (PSSP) Information, page 6, Item 2g:

- a. Moved from Item 8g: “Other (Please Specify)—If selected, provide the name of the system in the space provided.”

28. Payment System Service Provider (PSSP) Information, page 6, Item 3:

- a. Added: “Select the ACH operator the credit union uses for domestic ACH processing. (select all that apply) If the credit union performs ACH transfers, select the ACH operator the credit union uses for domestic ACH processing.”

29. Payment System Service Provider (PSSP) Information, page 6, Item 3a:

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- a. Added: “FedACH”
- 30. Payment System Service Provider (PSSP) Information, page 6, Item 3b:
 - a. Added: “EPN – The Electronic Payments Network”
- 31. Payment System Service Provider (PSSP) Information, page 6, Item 4:
 - a. Added “Does the credit union participate in The Clearing House (TCH) Real-Time Payments (RTP) or Federal Reserve FedNow Service for instant payments or plan to participate within the next 24 months? If the credit union participates in instant payments or plans to participate in the next 24 months, select the service or indicate planned participation.”
- 32. Payment System Service Provider (PSSP) Information, page 6, Item 4a:
 - a. Added “Yes, RTP”
- 33. Payment System Service Provider (PSSP) Information, page 6, Item 4b:
 - a. Added “Yes, FedNow Service”
- 34. Payment System Service Provider (PSSP) Information, page 6, Item 4c:
 - a. Added “Plan to within 24 months”
- 35. Payment System Service Provider (PSSP) Information, page 6, Item 5:
 - a. Added “Specify the Agents and Technology Service Provider(s) the credit union uses or plans to use.”
- 36. Payment System Service Provider (PSSP) Information, page 6, Items 5a through 5e:
 - a. Added “FedNow Liquidity Provider – enter the name of the FedNow Liquidity Provider”
 - b. Added “FedNow Settlement Agent – enter the name of the FedNow Settlement Agent”
 - c. Added “RTP Funding Agent – enter the name of the RTP Funding Agent”
 - d. Added “FedNow Technology Service Provider – enter the name of the technology service providers used for FedNow, if applicable.”
 - e. Added “RTP Technology Service Provider – enter the name of the technology service providers used for RTP, if applicable.”
- 37. Payment System Service Provider (PSSP) Information, page 6, Item 6:
 - a. Added “Specify the payment system service provider the credit union uses for each of the following payment services (select all that apply). For each of the following payment services the credit union uses, indicate the name of the payment service provider. If you use a corporate credit union for settlement only (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.”
- 38. Payment System Service Provider (PSSP) Information, page 6, added Items 6a through 6k:

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- a. ACH Origination
 - b. ACH Receipt
 - c. ATM and Debit Card Processing
 - d. Bill Payment
 - e. Credit Card Processing
 - f. Domestic Wires
 - g. International Wires/Remittance Transfer
 - h. Person-2-Person (P2P)
 - i. Remote Deposit Capture
 - j. Share Draft Processing and Settlement
 - k. Other (Please specify)
39. Payment System Service Provider (PSSP) Information, page 6, Item 2:
- a. Deleted “Select the name of the main PSSP.”
40. Payment System Service Provider (PSSP) Information, page 6, Item 3:
- a. Deleted “Identify the payment service(s) provided by the main PSSP”
41. Payment System Service Provider (PSSP) Information, page 6, Item 4:
- a. Deleted “Select the name(s) of additional payment system service providers.”
42. Payment System Service Provider (PSSP) Information, page 6, Item 5:
- a. Renumbered as Item 7 and modified “Have you changed or do you plan to change PSSPs within the next 12 months.”
- to:
- “Will the credit union add new payment service(s) or change payment system service providers within the next 24 months? If yes, complete Item 8. If the credit union plans to add new payment service(s) or change payment systems service providers, select yes and complete Item 8.”
43. Payment System Service Provider (PSSP) Information, page 6, Item 6:
- a. Deleted “Select the name of the new provider.”
44. Payment System Service Provider (PSSP) Information, page 6, Item 7:
- a. Renumbered as Item 8 and modified “Identify payment service(s) affected by this change. Select each payment service(s) the credit union plans on transitioning or is in the process of transitioning to the new provider identified in Item 5. If you use a corporate

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credit union for settlement only (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.”

to:

“If yes, select the new payment system service and provide the new payment system service provider (select all that apply). Provide the name of the payment system service provider for each payment system the credit union will add within the next 24 months. Also, provide the name of the payment system service provider the credit union plans to change to within the next 24 months.”

45. Payment System Service Provider (PSSP) Information, page 6, Items 7a through 7f:
 - a. Renumbered as Items 8a through 8k
 - b. Deleted “ATM and Debit Processing and Settlement” and “Electronic Funds Transfer and Direct Deposit”.
 - c. Added “ACH Origination”, “ACH Receipt”, “ATM and Debit Card Processing”, “Bill Payment”, “International Wires/Remittance Transfer”, “Person-2-Person (P2P)”, and “Remote Deposit Capture”
 - d. Modified “Credit Card Processing and Settlement” to “Credit Card Processing”
 - e. Modified “Wire Transfers” to “Domestic Wires”
 - f. Modified “Other” to “Other (Please Specify)”
46. Payment System Service Provider (PSSP) Information, page 6, Item 8:
 - a. Moved “Systems used to process electronic payments” to Item 2.
47. Payment System Service Provider (PSSP) Information, page 6, Item 9:
 - a. Deleted “If the credit union performs wire transfers, are they domestic, international or both?”
48. Payment System Service Provider (PSSP) Information, page 6, Item 9:
 - a. Added “Does the credit union digitally issue or instant issue cards at any of its locations?”
49. Payment System Service Provider (PSSP) Information, page 6, Item 10:
 - a. Renumbered as Item 12
 - b. Added as Item 10 “Does the credit union own or lease Automated Teller Machines (ATMs) or Interactive Teller Machines (ITMs)?”
50. Payment System Service Provider (PSSP) Information, page 6, Item 11:
 - a. Added “Does the credit union originate Same-day ACH Transactions?”
51. Payment System Service Provider (PSSP) Information, page 6, Item 13f:

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- a. Added “Mobile Banking application”
- 52. Payment System Service Provider (PSSP) Information, page 6, Item 13g:
 - a. Added “Mail (postal service)”
- 53. Payment System Service Provider (PSSP) Information, page 6, Item 13h:
 - a. Added “Lockbox”
- 54. Information Technology (IT), page 7, Item 1a:
 - a. Modified “Website Address–If you selected yes, provide the website address/URL. Please do not include the “http:www.” as part of your entry.”
 - to:
"Website Address–If you selected yes, provide the domain name and domain extension. Please do not include the “http:www.” or “https:www.” as part of your entry. The NCUA will provide this website address on Credit Union Locator.”
- 55. Information Technology (IT), page 7, Item 2a:
 - a. Modified “Internal – Select if the credit union hosts its own website and/or online banking page on a server located on the credit union premises and credit union personnel manage the server.”
 - to:
“Internal – Select if the website is hosted at a credit union owned facility.”
- 56. Information Technology (IT), page 7, Item 2b:
 - a. Modified “External – Select if the credit union outsources its website hosting to a vendor that specialized in hosting websites.”
 - to:
“External - Select if the website is hosted at a third-party vendor owned facility.”
- 57. Information Technology (IT), page 7, Item 3:
 - a. Moved Item 3 to Item 2c.
- 58. Information Technology (IT), page 7, Item 4:
 - a. Renumbered as Item 3.
- 59. Information Technology (IT), page 7, Item 5:
 - a. Renumbered as Item 4.
- 60. Information Technology (IT), page 7, Item 6:
 - a. Renumbered as Item 7

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- b. Added as Item 5 “If the credit union offers digital banking services, please indicate if the services are internal or external. If external, provide the vendor and product name. For each service described below, indicate if the service is internal, meaning hosted at a credit union-owned facility, or external, meaning hosted at a third-party vendor-owned facility. If external, provide the vendor and product name.”

61. Information Technology (IT), page 7, Items 5a through 5f:

- a. Added “Consumer Online Banking - consumer use of an internet banking site using a URL.”
- b. Added “Consumer Mobile Banking – consumer use of a mobile phone or mobile device app for banking.”
- c. Added “Consumer Mobile Deposit – consumer use of a mobile phone or mobile device app for deposits.”
- d. Added “Commercial Online Banking - use of an internet banking site using a URL by a commercial account member/customer.”
- e. Added “Commercial Mobile Banking – use of a mobile phone or mobile device app for banking by a commercial account member/customer.”
- f. Added “Other – enter the other digital banking services offered.”

62. Information Technology (IT), page 7, Item 7:

- a. Renumbered and modified Item 7 “Data Processing System used to maintain credit union records” as Item 6
- b. Modified Item 6 “Select the core applications the credit union uses. Indicate if the core application is hosted internally (systems hosted by affiliated organizations are external) or externally. If vendor supplied or vendor hosted, provide the vendor and product name. For each application listed below, indicate if the credit union maintains these records using a manual system, an internal system, or external application. Indicate the vendor and product name for each vendor-supplied or vendor-hosted application.”

63. Information Technology (IT), page 7, added Items 6a through 6c:

- a. General Ledger
- b. Shares/Loans
- c. Other – enter the other core applications the credit union uses.

64. Information Technology (IT), page 7, Item 8:

- a. Deleted “Name the primary share/loan data processing vendor.”

65. Information Technology (IT), page 7, Item 9a:

- a. Renumbered as Item 8, revised caption from “If the credit union has undergone or plans to undergo a Core Data Processing Conversion, please provide the following:”

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to:

“If the credit union plans to undergo a Core Application Conversion in the next 24 months, please provide the following.

- b. Modified “Provide the date the credit union is undergoing or planning to undergo a data processing conversion, if applicable. You may enter a future date in this field.”

to:

"Select the type of application and provide the anticipated conversion date and the core application the credit union will convert to.”

- c. Added item 8a General Ledger
- d. Added item 8b Shares/Loans
- e. Added item 8c Other
- f. Modified Item 9a “Date of Conversion” to Item 8d “Anticipated Conversion Date—Provide the date the credit union is planning to undergo a core application conversion, if applicable. You may enter a future date in this field. Report conversions that are expected to occur in the next 24 months.”
- g. Modified Item 9b “Core Processor Converting/Converted to:” to Item 8e “Core Application Converting to—Provide the name of the core application the credit union will convert to.”

66. Information Technology (IT), page 7, Item 13:

- a. Added “Select the Managed Security Service Provider (MSSP) service(s) the credit union uses (check all that apply).”

67. Information Technology (IT), page 7, Item 13a through 13g:

- a. Added “24/7 network security monitoring—The credit union’s network security devices and infrastructure are monitored by a third party for anomalous activity, 24 hours per day, 365 days per year. Report the vendor and product name if network security monitoring is outsourced.”
- b. Added “Security Operations Center—A facility where enterprise information systems (web sites, applications, databases, data centers and servers, networks, desktops and other endpoints) are monitored, assessed, and defended. Report the vendor and product name if network operations are outsourced.”
- c. Added “Systems Patching—Select if a vendor monitors for and installs operating systems and software updates to credit union workstations and/or servers.”
- d. Added “Security and Information Event Management—System that provides centralized logging capabilities and the ability to gather security data from information system components and present that data as actionable information via a single interface.”

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- e. Added “Ransomware backups—Backups that are designed to avoid being affected by data encryption or other destructive cyber-attacks impacting primary systems and data.”
- f. Added “DDoS Mitigation—A denial-of-service (DoS) attack occurs when legitimate users are unable to access information systems, devices, or other network resources due to the actions of a malicious cyber threat actor. Services affected may include email, websites, online accounts (e.g., banking), or other services that rely on the affected computer or network. A denial-of-service condition is accomplished by flooding the targeted host or network with traffic until the target cannot respond or simply crashes, preventing access for legitimate users.”
- g. Added “Dark Web Monitoring—The Dark Web uses the Internet and requires specific software or credentials to access. Illicit activity conducted on the Dark Web includes trafficking of sensitive financial institution information, including compromised credentials and/or customer data.”

68. Regulatory Information, page 8, Item 3:

- a. Modified “Select the type of audit by entering the letter of the description that best characterizes the last audit.”
to:
“Select the type of audit by entering the letter of the description that best characterizes the last audit. The types of audits are identified in the NCUA’s Examiner’s Guide Types of Audits.”

69. Regulatory Information, page 8, Items 3b through 3d:

- a. Replaced reference to NCUA’s Supervisory Committee Guide with Examiner’s Guide. The Supervisory Committee Guide has been retired.

70. Regulatory Information, page 8, Item 7:

- a. Modified “Provide your Supervisory Committee contact information for official correspondence. Provide the mailing and email addresses for your supervisory committee. The NCUA will use this information for official correspondence with the Supervisory Committee (such as forwarding member complaints).”
to:
“Provide your Supervisory or Audit Committee contact information for official correspondence. Provide the mailing and email addresses for your supervisory committee or audit committee. This information will be used for official correspondence with the Supervisory or Audit Committee (such as forwarding member complaints).”

71. Credit Union Grant Information, page 10:

- a. Retired the Credit Union Grant Information tab.

72. Merger Partner Registry, page 11:

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- a. Added “Is your credit union interested in being considered a merger partner for a Minority Depository Institution? If you selected at least one eligible minority group for each of the three Minority Depository Institution questions on the General Information tab, a response is required.”

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Collection Reasons

Throughout the Profile Instructions, the following reasons are cited for collection of the information:

Catastrophic Act or Continuity – provides information for contacting the credit union and available resources during an emergency.

Identification – provides general credit union information on a range of topics.

Level and trend analysis – provides NCUA information on the level of and trends in specific data elements.

Reporting to other governmental agencies – provides the data elements needed to report to other governmental agencies.

Required by regulation – collects information required by current regulation.

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Certification

NCUA Form 4501A—Page 1

The certification page is **mandatory**. The NCUA’s regulation § 741.6(a)(1), [Credit Union Profile](#), and the Federal Credit Union Act § 111(b), (§ 1761(b)), [Membership on supervisory committee; names and addresses of officers and committee members](#), require federally insured credit unions to submit a Profile, NCUA Form 4501A, to NCUA:

- *within 10 days of electing or appointing* senior management or volunteer officials, or
- within 30 days of changing any information required to be reported in the Profile.

Additionally, **credit unions must ensure their profile information is accurate and certify their information quarterly.**

Certifying Official

Provide the last name, first name, date, and signature of the official that certifies the accuracy of the information in the Profile.

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Certify Compliance Minimum Security Devices and Procedures

NCUA FORM 4501A—Page 2

The *Certify Compliance Minimum Security Devices and Procedures* page is **mandatory**. Each federally insured credit union must develop a written security program and file an annual statement certifying its compliance with this requirement to satisfy the NCUA regulation part 748, [Security Program, Report of Suspected Crimes, Suspicious Transactions, Catastrophic Acts and Bank Secrecy Act Compliance](#).

Certifying Official

Provide the last name, first name, date, and signature of the official that certifies compliance with the NCUA regulation part 748.

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General Information

NCUA FORM 4501A—Page 3

Item No.	Instructions	Reason
1	Select the type of credit committee the credit union has: ◇ a. <i>Elected</i> —select if the credit union has an elected credit committee. b. <i>Appointed</i> —select if the credit union has a credit committee appointed by the board of directors. c. <i>No Committee</i> —select if the credit union does not have a credit committee.	Level and trend analysis, Identification
2	Provide the credit union’s Employer Identification Number (EIN). ◇ Report the credit union’s Employer Identification Number. This is a nine-digit number assigned by the Internal Revenue Service. Do not provide a social security number in this field.	Identification
3	Provide the Research, Statistics, Supervision, and Discount (RSSD) ID. Report the credit union’s RSSD ID number issued by the Board of Governors of the Federal Reserve System. To confirm the credit union’s RSSD ID, visit the Federal Financial Institutions Examination Council’s National Information Center website.	Identification
4	Provide the credit union’s Legal Entity Identifier (LEI): Report the credit union’s LEI. Every credit union that files a HMDA submission is required to obtain and provide an LEI.	Identification
5	Is your credit union a member of the Federal Home Loan Bank? Check “Yes” if your credit union is a member of the Federal Home Loan Bank.	Identification
6	Has your credit union filed an application to borrow from the Federal Reserve Bank Discount Window? ◇ Check “Yes” if your credit union has filed an application to borrow from the Federal Reserve Bank Discount Window.	Identification

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7	<p>Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window? ◇</p> <p>Check “Yes” if your credit union has pre-pledged collateral with the Federal Reserve Bank Discount Window. “Pre-pledged” means that the credit union’s collateral has been evaluated and accepted for immediate borrowing access.</p>	Identification
8	<p>Does your credit union sponsor a qualified defined benefit plan? ◇</p> <p>Check “Yes” if your credit union sponsors a qualified benefit plan.</p>	Identification
9	<p>Does your credit union participate in a multiemployer defined benefit plan? ◇</p> <p>Check “Yes” if your credit union is a participant in a multiemployer defined benefit plan.</p>	Identification
10	<p>Does your credit union operate exclusively online?</p> <p>Select “Yes” if the credit union operates exclusively online. If “Yes” is selected, the credit union website will be available in the Credit Union Locator application.</p>	Identification
11	<p>Is your credit union’s anti-money laundering monitoring system automated, manual, or a combination of these? ◇</p> <p>Anti-money laundering monitoring systems typically include employee identification or referrals, transaction-based (manual) systems, surveillance (automated) systems, or any combination of these.</p> <p>Transaction-Based (Manual) systems typically target specific types of transactions (for example those involving large amounts of cash, or those to or from foreign geographies) and include a manual review of various reports generated by the credit union’s information technology sources, systems, and processes or vendor systems in order to identify unusual activity. Examples of information technology reports include currency activity reports, funds transfer reports, monetary instrument sales reports, large item reports, significant balance change reports, ATM transaction reports, and nonsufficient funds (NSF) reports.</p> <p>Surveillance Monitoring (Automated Account Monitoring) can cover multiple types of transactions and use various rules to</p>	Identification

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	<p>identify potentially suspicious activity. These systems typically use computer programs, developed in-house or purchased from vendors, to identify individual transactions, patterns of unusual activity, or deviations from expected activity. These systems can capture a wide range of account activity, such as deposits, withdrawals, funds transfers, automated clearing house (ACH) transactions, and automated teller machine (ATM) transactions, directly from the credit union's core data processing system.</p> <p>Select "Automated" if your credit union's anti-money laundering monitoring system is automated. Select "Manual" if your credit union's anti-money laundering monitoring system is manual. Select "Combination" if your credit union's anti-money laundering monitoring system is a combination of automated and manual.</p>	
12	<p>Select the name of the credit union's automated anti-money laundering system. ◇</p> <p>If the credit union's anti-money laundering monitoring system is automated or a combination of automated and manual, provide the name of the automated system.</p>	Identification
	<p>Minority Depository Institution Questions</p> <p>A credit union seeking designation as a Minority Depository Institution (MDI) must complete this section. Answer "Yes" or "No." If you answer "Yes," identify the minority groups represented by your board of directors, current members, and the community the credit union services, as designated in its field of membership, by checking the appropriate box(es). See Factors to Consider for MDI Designation below for guidance.</p>	Identification
13	<p>Is more than 50 percent of your credit union's board of directors:</p> <ul style="list-style-type: none"> a. Asian American b. Black American c. Hispanic American d. Native American 	
14	<p>Are more than 50 percent of your credit union's current members:</p>	

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	<ul style="list-style-type: none">a. Asian Americanb. Black Americanc. Hispanic Americand. Native American	
15	<p>Is more than 50 percent of your credit union's field of membership:</p> <ul style="list-style-type: none">a. Asian Americanb. Black Americanc. Hispanic Americand. Native American	

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Factors to Consider for MDI Designation

[Return to instructions](#)

To be classified as an MDI a credit union must meet all three conditions:

1. More than 50% of current members are from any of the eligible minority groups,
2. More than 50% of board members are from any of the eligible minority groups, and
3. More than 50% of the community it services are from any of the eligible minority groups. The community it services is defined as a credit union's field of membership in its charter.

Eligible minority groups are Asian American, including individuals who are Native Hawaiian or Other Pacific Islander, Black American, Hispanic American, and Native American, including individuals who are American Indian or Alaska Native. For purposes of minority representation, an individual who falls into more than one of the minority categories (multi-racial or multi-ethnic individuals) will be considered as a single, eligible minority. Multi-racial or multi-ethnic individuals should be counted in only one of the provided minority groups.

An MDI may participate in the NCUA's Minority Depository Institution Preservation Program subject to the eligibility requirements of any specific initiative. An eligible credit union's decision to designate as an MDI or to participate in the Minority Depository Institution Preservation Program is voluntary.

A credit union defined as a "small credit union" by the NCUA may self-designate greater than 50 percent representation among its current members, and within the community it services (field of membership), based solely on knowledge of those members.

A credit union not defined as small by the NCUA may rely on one of the methods below, as applicable, to determine the minority composition of its current membership and of the community it services. The credit union must maintain documentation supporting MDI self-designation.

- a. U.S. Census Bureau website for demographic data based on the area(s) where the current membership or field of membership resides.
- b. Home Mortgage Disclosure Act data to calculate the reported number of minority mortgage applicants divided by the total number of mortgage applicants within the credit union's membership.

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- c. Collect data from members who voluntarily choose to participate in such collection about their racial identity and use the data to determine minority representation among the credit union's membership.
- d. Other reasonable forms of data, such as membership address list analyses or an employer's demographic analysis of employees.

An MDI credit union must assess whether it continues to meet the required definition of an MDI and update its designation, if necessary, whenever there is a change in its board of directors, current membership, or field of membership. An MDI may elect to withdraw its designation by not completing the relevant questions in this section.

Refer to [Interpretive Ruling and Policy Statement \(IRPS\) 13-1](#), regarding the Minority Depository Institution Preservation Program for credit unions.

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Contacts and Roles

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The Contacts and Roles section of the Profile collects information about individuals employed by or associated with the credit union. If an individual holds more than one job title, check all job titles held by that individual. If a mandatory job title is currently vacant, enter “Vacant” in the first and last name fields.

If the manager or CEO position is currently vacant, enter the name of the individual who has temporary responsibility for managing the credit union’s daily operations. When a vacant position has been filled, the Profile needs to be updated to reflect current staffing.

Item No.	Instructions	Reason
1	Salutation Select the appropriate salutation from the list provided (Mr., Mrs., Ms., or Dr.).	Catastrophic Act or Continuity, Identification, Reporting to other governmental agencies
2	First Name Report the first name of the credit union official.	Catastrophic Act or Continuity, Identification, Reporting to other governmental agencies
3	Middle Initial Report the middle initial of the credit union official.	Catastrophic Act or Continuity, Identification, Reporting to other governmental agencies
4	Last Name Report the last name of the credit union official.	Catastrophic Act or Continuity, Identification, Reporting to other governmental agencies
5	Job Titles Select the appropriate title for the credit union official identified in items 1-4.	Catastrophic Act or Continuity, Identification,

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CONTACTS AND ROLES
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- a. **Manager or CEO** —This person is responsible for the overall daily operations of the credit union. This job title may not be marked “Vacant.” If the position is currently vacant, enter the name of the individual that has temporary responsibility for managing the credit union’s daily operations. The credit union may only identify one manager or CEO. The credit union must provide an email address and phone number for the manager or CEO position. Reporting to other governmental agencies
- b. **Board Chairperson** —This person is the President of the Board. The credit union may only identify one Chairperson and it cannot be the same individual as the Manager or CEO, Vice Chairperson, or Treasurer.
- c. **Board Vice Chairperson** —The credit union may only identify one Vice Chairperson. This person may not be the same individual as the Chairperson or Treasurer.
- d. **Board Secretary**—The credit union may only identify one Secretary. This person may be the same as the Treasurer.
- e. **Board Treasurer**—The credit union may only identify one Treasurer. This position is sometimes called a “Principal Financial Officer.” This person may not be the same individual as the Chairperson or Vice Chairperson.
- f. **Board Member**—This title is assigned to board members who are not the Chairperson, Vice Chairperson, Secretary, or Treasurer. There may be more than one Board Member in a credit union. *List all board members.*
- g. **Supervisory or Audit Committee Chairperson**—This position is mandatory for federal credit unions. For some state-chartered credit unions, the “audit committee” designated by state statute or regulation is the equivalent of

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CONTACTS AND ROLES
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a Supervisory Committee. If a state-chartered credit union identifies the Chairperson, it must also identify the individual members of the committee to satisfy the NCUA regulation § 741.6(a) [Financial and statistical and other reports](#).

- h. **Supervisory or Audit Committee Member**—This is mandatory for federal credit unions.
- i. **Credit Committee Chairperson**◊—This is mandatory if you indicated your credit union has a credit committee on the General page. If the credit union has a Credit Committee, identify the Credit Committee Chairperson.
- j. **Credit Committee Member**◊—This is mandatory if you indicated your credit union has a credit committee on the General page. If the credit union has a Credit Committee, identify the Credit Committee members.
- k. **Chief Financial Officer (CFO)**◊—This person is primarily responsible for managing the credit union's financial risks. Responsibilities may also include financial planning, recordkeeping, and financial reporting. A credit union may not have a CFO and is not required to enter a contact for this job title.
- l. **Chief Information Officer**◊—This person is responsible for the information technology and computer systems that support the credit union's goals. A credit union may not have a Chief Information Officer and is not required to enter a contact for this job title.
- m. **Internal Auditor**◊—This person is usually responsible for analyzing business processes or organizational problems and recommending solutions. A credit union may not have an internal auditor and is not required to enter a contact for this job title.

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CONTACTS AND ROLES

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- n. **Other**—If the contact in fields 1-4 does not hold any of the listed job titles but fills one or more of the roles listed in Item 6, check “Other” in the Job Titles area.

- 6 Does the manager or CEO also manage a different credit union? ◇** Identification
- Select “Yes” if the manager or CEO actively serves as manager of another credit union in addition to this credit union. Select “No” if the manager or CEO does not actively serve as manager of another credit union.
- 7 Roles ◇** Catastrophic Act or Continuity, Identification, Reporting to other governmental agencies
- Select the individual’s role with the credit union from the list provided. Each individual provided on the form must have at least one role.
- a. **Volunteer**—This role may be entered more than once to identify individuals who serve on the board of directors or volunteer their time to the credit union.
 - b. **General Credit Union Contact**—This role is the default if none of the other roles adequately describe a contact. This role may be used multiple times.
 - c. **Call Report Contact**—This person can be contacted if the NCUA or State Supervisory Authority (SSA) (if applicable) has a question about the Call Report. The NCUA will email the Financial Performance Report to the Call Report contacts after the Call Report has been submitted and validated, if an email address is provided.
 - d. **Profile Information Contact**—This person can be contacted if the NCUA or SSA (if applicable) has a question about information in the Profile.
 - e. **Primary Patriot Act Contact** —Provide an email address where the NCUA can send information, such as Bank Secrecy Act/anti-money laundering (BSA/AML) and anti-fraud

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CONTACTS AND ROLES

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messaging. If the credit union does not have an organizational email address, you may provide a personal email address. To access 314(a) lists in the secure Financial Institution (FI) Portal at <https://fiportal.fincen.gov>, users must create an account with <https://login.gov>. To prevent Financial Crimes Enforcement Network (FinCEN) messages from being blocked or directed to a spam folder, users should add FinCEN websites and email addresses to their list of approved senders and domains. Users are also encouraged to check with their credit union's information technology department on any limitations or restrictions around file size limits when sending files to FinCEN. For FI Portal questions when you are in the FI Portal, click on "Help" and the "Contact Us" button. If you are unable to access the FI Portal, use the general FinCEN contact form at <https://fincen.gov/contact>.

- f. **Secondary Patriot Act Contact**—Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to the secondary contact person.
- g. **Third Patriot Act Contact (Optional)**—Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to a third contact person, if applicable.
- h. **Fourth Patriot Act Contact (Optional)**—Provide an email address where the NCUA can send information, such as BSA/AML and anti-fraud messaging, to a fourth contact person, if applicable.
- i. **Primary Emergency Contact**—Provide an email address for senior credit union officials with decision-making authority for the credit union and who can be contacted in the event of an emergency.

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- j. **Secondary Emergency Contact**—Provide an email address for senior credit union officials with decision-making authority for the credit union and who can be contacted in the event of an emergency. **The Primary Emergency Contact and the Secondary Emergency Contact cannot be the same person.**
- k. **Credit Union Employee**—This role may be entered more than once to identify individuals employed by the credit union. The credit union is not required to submit the names of all its employees.
- l. **Information Security Contact**—Provide the name, email address, and phone number for the designated information security contact. Report the credit union employee that NCUA should contact for questions about the credit union's Information Security Program. Appendix A to Part 748 – [Guidelines for Safeguarding Member Information](#) provides guidance standards for the Information Security Program.
- m. **Cyber Incident Notification Contact, primary**—Provide the name, email address, and phone number of the designated cyber incident notification primary contact. NCUA regulations 748.1(c)(2) – [Definitions](#) defines a cyber incident as an occurrence that actually or imminently jeopardizes, without lawful authority, the integrity, confidentiality, or availability of information on an information system, or actually or imminently jeopardizes, without lawful authority, an information system. Report the credit union employee that NCUA should contact for questions about cyber incidents.
- n. **Cyber Incident Notification Contact, secondary**—Provide the name, email address, and phone number for the designated cyber incident notification secondary contact.

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CONTACTS AND ROLES
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8 Credit Union Employment Type ♦

Indicate whether the credit union employs the contact full-time or part-time. If the contact is not employed by the credit union, select “Volunteer.”

Catastrophic Act or
Continuity,
Identification,
Reporting to other
governmental agencies

Credit unions must provide a home address, home phone number, work phone number, or cell phone number and an email address for contacts as indicated in CUOnline.♦

9 Home Address Information♦

Provide the home address for the contact. The zip code for a contact in the United States must be 5 or 9 digits.

- a. **Home email**—Provide a home email address, if available. Indicate if this is the preferred email address that NCUA or the credit union’s state supervisory authority should use for credit union correspondence.
- b. **Home Phone**—Provide the complete phone number (including area code).
- c. **Home Cell Phone Number**—Provide the complete cell phone number(s) (including area code). Cell phone numbers will not be made public and only be used by NCUA staff in case of emergency.
- d. **Home Fax Number**—Provide complete fax number (including area code).
- e. **Home County**—Provide the name of the county where the contact resides.

Catastrophic Act or
Continuity,
Identification,
Reporting to other
governmental agencies

10 Work Address Information ♦

Provide the work address for the contact. If a contact is retired, the work-related fields could be blank. The zip code for a contact in the United States must be 5 or 9 digits.

- a. **Work email**—Provide a work email address, if available. Indicate if this is the preferred email address that NCUA or the credit union’s state

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Continuity,
Identification,
Reporting to other
governmental agencies

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supervisory authority should use for credit union correspondence.

- b. **Work Phone**—Provide the complete phone number (including area code). Provide extension numbers, if applicable.
- c. **Work Cell Phone Number**—Provide the complete cell phone number(s) (including area code). The NCUA will not make cell phone numbers public and will only call in an emergency.
- d. **Work Fax Number**—Provide complete fax number (including area code).
- e. **Work County**—Provide the name of the county where the contact works.

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Sites

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The Sites section of the Profile is mandatory and includes information about the credit union's main and branch offices, disaster recovery location, vital records center, and location of records. Report at least one corporate office and all branch offices.

Item No.	Instructions	Reason
1	Site Name Provide a name to identify the site. A site name can be a specific name, letter, identifying acronym, or other form of identification that the credit union has assigned to an office. This field will be used to identify different credit union sites.	Catastrophic Act or Continuity, Identification
2	Operational Status ◇ Provide the operational status of each site. <ul style="list-style-type: none">a. Normal—Fully functional site.b. Planned—A new site that is not operational yet.c. Suspended - Emergency—Site has been impacted by a disaster or some other event and is currently not operational.	Catastrophic Act or Continuity, Identification
3	Site Type	

Accurately identifying the Site Type is important for the Home Mortgage Disclosure Act (HMDA) Loan Application Register. The Federal Credit Union Act defines a branch office as a location where member accounts are established or loans are made. Members may or may not be able to establish accounts or apply for loans at a Corporate Office.

A Shared Service Center location should be identified as a Branch Office if members can open accounts or apply for loans at the Shared Service Center. If not, the Shared Service Center location should be identified as an Other Site Type.

An ATM is specifically excluded from the definition of a Branch Office by HMDA. If a stand-alone ATM is reported, it should be identified as an Other Site Type.

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SITES
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Item No.	Instructions	Reason
	Report the type of site as one of the following: <ul style="list-style-type: none"> a. Corporate Office—Site is the main office of the credit union. b. Branch Office—Site is separate from the main office/corporate office. c. Other—Site is not a corporate or branch office. This could be a site that functions as a shared service center/network. 	Catastrophic Act or Continuity, Identification
4	Is Main Office Identify the main office for the credit union by checking the Main Office box. A credit union may only identify one main office. For federal credit unions, NCUA will utilize the physical address state associated with the site designated as "main office" for internal reporting purposes. For state chartered or non-federally insured credit unions, NCUA will utilize your designated charter state for internal reporting purposes.	Catastrophic Act or Continuity, Identification
5	Hours of Operation Provide the hours of operation for the site, if applicable. (For example, M–F 8:00 am—3:00 pm.) Credit unions are required to enter the hours of operation for the main office location. Some site functions may not have hours of operation (for example, an ATM). For these sites, leave this line blank.	Catastrophic Act or Continuity, Identification
6	Physical Address This address is the physical location of the site and is required for all sites. Include the street address, city, state, zip code, county, and country. If the site is in a foreign country, enter the name of the foreign state, province, territory, etc. in the City data field and select the Country from the dropdown list. A P.O. Box is not an adequate street address. The physical address may be the same as or different from the mailing address. The zip code for sites in the United States must be 5 or 9 digits.	Catastrophic Act or Continuity, Identification
7	Mailing Address Provide the full mailing address for the site. Include the street address or P.O. Box number, city, state, zip code, county, and	Catastrophic Act or Continuity, Identification

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Item No.	Instructions	Reason
	country. The zip code for sites in the United States must be 5 or 9 digits.	
8	Phone numbers Provide complete phone and fax◊ numbers (including area code) for the site, if applicable.	Catastrophic Act or Continuity, Identification
9	Site Function(s) Complete the form for the three mandatory site functions (Location of Records, Disaster Recovery Location, Vital Records Center) and provide the site function for any other sites reported from the following list: Non-Public Site Functions <ol style="list-style-type: none"> a. Disaster Recovery Location◊—The disaster recovery location is where the credit union will resume operations if required to leave the main office during a disaster. This may include a branch office located far enough from the main office to assume it will not be affected by the same disaster. This location may be the same as the Vital Records Center but may not be the same as the Location of Records. A P.O. Box is not an adequate Disaster Recovery location. b. Location of Records◊—Location of Records refers to the site(s) where the credit union maintains records (accounting, recordkeeping, lending, investment, etc.). Credit union records may be at one or more sites but must be identified at all sites where records are maintained. This field may be completed more than once. The location of records does not include the Vital Records Center. c. Vital Records Center◊—A vital records center is required per the NCUA regulations part 749, Records Preservation Program and Appendices—Record Retention Guidelines; Catastrophic Act Preparedness Guidelines, and is defined as a storage facility at any location far enough from the credit union’s offices to avoid the simultaneous loss of both sets of records in the 	Catastrophic Act or Continuity, Identification

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Item No.	Instructions	Reason
	<p>event of disaster. The location may be the same as the Disaster Recovery Location but may not be the same as the Location of Records. A P.O. Box is not an adequate Vital Records Center location.</p> <p>d. Backup Generator ◇—A backup generator provides power to the credit union’s main office or branch during a power outage. If the credit union has a backup generator, please check this box.</p> <p>e. Future Office ◇—A future office is a site that is planned but not yet operational. It can be a corporate office, branch office, or shared service center. The site type should be listed as Other in Item 3 until the site is functional.</p> <p>f. Hot Site ◇—A hot site is fully configured with compatible computer equipment and can typically be operational within several hours. Credit unions may rely on the services of a third party to provide backup facilities.</p> <p>g. Planned Evacuation Site ◇—The evacuation site is the location to move people from a dangerous place due to a threat or disastrous event (earthquakes, hurricanes, floods, industrial accidents, fire, chemical accidents, bomb threats, etc.). The evacuation site may be the same as the disaster recovery location. A P.O. Box is not an adequate evacuation site.</p> <p>h. Other ◇—Other should be selected if none of the above site functions are accurate.</p>	

Public Site Functions

A credit union must select at least one public site function for the site to be published in the Credit Union Locator on NCUA.gov.

- a. **Shared Service Center/Network**—Shared service centers/networks are sites where members can access their accounts and perform credit union transactions and may include branch locations or other credit unions that

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Item No.	Instructions	Reason
	<p>belong to a shared network and are separate from the main office location. Do not include the member service branch operations maintained at the credit union's corporate office location. Identify all shared service centers/networks as "Branch Office" or "Other" Site Type in Item 3. This field may be used more than once.</p> <p>b. ATM—The credit union may enter its ATM locations in the Profile. This field may be selected more than once. Credit unions are not required to report all their ATM locations.</p> <p>c. Drive Thru—Members do not have to leave their vehicles to conduct transactions at a drive thru site. It can be located at the corporate office, branch office, and shared service centers. This site may include ATMs. This field may be used more than once.</p> <p>d. Member Services—Any site where members can access their accounts and conduct transactions is a Member Services site. Member services include deposits, withdrawals, loans, new account services, etc. Member services may be conducted at the corporate office, branch office, and shared service centers.</p> <p>e. Interactive Teller Machine (ITM)—The credit union may enter its ITM locations in the Profile. This field may be selected more than once. Credit unions are not required to report all their ITM locations.</p>	

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Payment Systems Service Provider (PSSP) Information

NCUA FORM 4501A—Page 6

Item No.	Instructions	Reason
1	<p>Select the credit union’s Primary Settlement Agent (member share draft clearing, ACH transactions, etc.) ◇</p> <p>Select the applicable primary settlement agent the credit union uses to process member share drafts, ACH transactions, and other item processing services. If multiple settlement agents are used, report the settlement agent that processes the most transactions for the credit union. If none of the options apply, select “Not Applicable.”</p> <ul style="list-style-type: none"> a. Federal Reserve Bank—Select this option if the Federal Reserve Bank processes the majority of the credit union’s transactions. b. Credit Union Service Organization (CUSO)—Select this option if a CUSO processes the majority of the credit union’s transactions. c. Corporate Credit Union—Select this option if a corporate credit union processes the majority of the credit union’s transactions. d. Federal Credit Union—Select this option if a federal credit union processes the majority of the credit union’s transactions. e. Bank—Select this option if a bank processes the majority of the credit union’s transactions. f. Other Credit Union—Select this option if a credit union other than a federal credit union or corporate credit union processes the majority of the credit union’s transactions. g. Not Applicable—Select this option if the credit union does not use a settlement agent or if the settlement agent is an entity other than those listed. 	Identification
2	<p>Select the systems used to process electronic payments (select all that apply). ◇</p>	Identification

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PAYMENT SYSTEM SERVICE PROVIDER (PSSP) INFORMATION
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Select all systems the credit union uses to process electronic payments. Electronic payments generally mean any transfer of funds between the credit union and another party (corporate credit union, Federal Reserve Bank, financial institution, or other parties) through electronic systems.

- a. **FedLine Solutions**—A full suite of applications offering access to electronic payment solutions and information services provided by the Federal Reserve to facilitate the electronic transfer of funds.
- b. **Corporate Credit Union**
- c. **Correspondent Bank**—Banks that perform services, such as the electronic transfer of funds to another party (financial institution, merchant, credit union, government entity, etc.) for the credit union.
- d. **CUSO**
- e. **CHIPS**—The Clearing House Interbank Payments System
- f. **SWIFT**
- g. **Other** (Please Specify)—If selected, provide the name of the system in the space provided.

- 3 **Select the ACH operator the credit union uses for domestic ACH processing.** (select all that apply) ◇ Identification

If the credit union performs ACH transfers, select the ACH operator the credit union uses for domestic ACH processing.

- a. **FedACH**
- b. **EPN**—The Electronic Payments Network

- 4 **Does the credit union participate in The Clearing House (TCH) Real-Time Payments (RTP) or Federal Reserve FedNow Service for instant payments or plan to participate within the next 24 months?** ◇ Identification

If the credit union participates in instant payments or plans to participate in the next 24 months, select the service or indicate planned participation.

- a. **Yes, RTP**
- b. **Yes, FedNow Service**
- c. **Yes, RTP and FedNow Service**

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PAYMENT SYSTEM SERVICE PROVIDER (PSSP) INFORMATION
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d. **Plan to within 24 months**

5 **Specify the Agents and Technology Service Provider(s) the credit union uses or plans to use. ◇** Identification

- a. **FedNow Liquidity Provider**—enter the name of the FedNow Liquidity Provider
- b. **FedNow Settlement Agent**—enter the name of the FedNow Settlement Agent
- c. **RTP Funding Agent**—enter the name of the RTP Funding Agent.
- d. **FedNow Technology Service Provider**—enter the name of the technology service provider used for FedNow, if applicable.
- e. **RTP Technology Service Provider**—enter the name of the technology service provider used for RTP, if applicable.

6 **Specify the payment system service provider the credit union uses for each of the following payment services (select all that apply). ◇** Identification

For each of the following payment services the credit union uses, indicate the name of the payment service provider. If you use a corporate credit union for settlement only (and not for any processing services), select “Other” and enter “Settlement Only” in the space provided.

- a. **ACH Origination**
- b. **ACH Receipt**
- c. **ATM and Debit Card Processing**
- d. **Bill Payment**
- e. **Credit Card Processing**
- f. **Domestic Wires**
- g. **International Wires/Remittance Transfer**
- h. **Person-2-Person (P2P)**
- i. **Remote Deposit Capture**
- j. **Share Draft Processing and Settlement**
- k. **Other (Please specify)**

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PAYMENT SYSTEM SERVICE PROVIDER (PSSP) INFORMATION
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- 7 Will the credit union add new payment service(s) or change payment system service providers within the next 24 months?** Identification
◊ *If yes, complete Item 8.*

If the credit union plans to add new payment service(s) or change payment systems service providers, select yes and complete Item 8.

- 8 If yes, select the new payment system service and provide the new payment system services provider (select all that apply).** Identification ◊

Provide the name of the payment system service provider for each payment system the credit union will add within the next 24 months. Also, provide the name of the payment system service provider the credit union plans to change to within the next 24 months.

- a. **ACH Origination**
- b. **ACH Receipt**
- c. **ATM and Debit Card Processing**
- d. **Bill Payment**
- e. **Credit Card Processing**
- f. **Domestic Wires**
- g. **International Wires/Remittance Transfer**
- h. **Person-2-Person (P2P)**
- i. **Remote Deposit Capture**
- j. **Share Draft Processing and Settlement**
- k. **Other (Please Specify)**

- 9 Does the credit union digitally issue or instant issue cards at any of its locations?** ◊

- a. **Yes**
- b. **No**

- 10 Does the credit union own or lease Automated Teller Machines (ATMs) or Interactive Teller Machines (ITMs)?** Identification ◊

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PAYMENT SYSTEM SERVICE PROVIDER (PSSP) INFORMATION
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- a. **ATM**
b. **ITM**
- 11 Does the credit union originate Same-day ACH Transactions?** Identification
◇
- a. **Yes**
b. **No**
- 12 If the credit union is an Originating Depository Financial Institution, what types of ACH transactions are originated by the credit union? (select all that apply) ◇** Identification
- Select the box next to each type of ACH transaction the credit union originates.
- a. [PPD—Prearranged Payment and Deposit Entry](#)
b. [WEB—Internet Initiated/Mobile Entry](#)
c. [TEL—Telephone Initiated Entry](#)
d. [IAT—International ACH Transactions](#)
e. **Other Consumer Entry Codes**—Provide [Standard Entry Class codes](#) for other consumer ACH transactions originated by the credit union
f. **Other Business Entry Codes**—Provide [Standard Entry Class codes](#) for other business ACH transactions originated by the credit union
- 13 Which method(s) can a member use to initiate electronic payments (wire transfer, ACH, etc.) from the credit union? (select all that apply) ◇** Identification
- Select the box(es) next to each process a member can use to initiate electronic payments (wire transfer, ACH, etc.) from the credit union.
- a. **Email**
b. **Fax**
c. **Online banking (web-based)**
d. **Telephone**
e. **In person**
f. **Mobile Banking application**
g. **Mail (postal service)**

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PAYMENT SYSTEM SERVICE PROVIDER (PSSP) INFORMATION
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- h. **Lockbox**
- i. **Other (Please specify)**—provide the method in the space provided.

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Information Technology (IT)

NCUA FORM 4501A—Page 7

Item No.	Instructions	Reason
1	<p>Does the credit union have a website?</p> <ul style="list-style-type: none"> a. Yes b. No c. Website Address—If you selected yes, provide the domain name and domain extension. Please do not include the “http://www.” or “https://www.” as part of your entry. The NCUA will provide this website address on Credit Union Locator. 	Identification
2	<p>Where is the website hosted? ◇ Select one of the following:</p> <ul style="list-style-type: none"> a. Internal—Select if the website is hosted at a credit union owned facility. b. External—Select if the website is hosted at a third-party vendor-owned facility. c. External website vendor— Provide the name of the external website vendor that hosts the credit union website. 	Identification
3	<p>Select the service(s) offered.</p> <ul style="list-style-type: none"> a. Informational website—This service provides general information such as loan and share rates, printable forms, contact information, privacy notices, etc. through a website. b. Mobile Application—Products and services a credit union provides to members through mobile devices. This includes applications for mobile devices, such as notebook and laptop computers, cellular telephones and smartphones, tablets, and audio recording devices. c. Online Banking—Automated delivery of products and services directly to customers through electronic, interactive communication channels. This allows members to access accounts, transact business, or obtain information on financial products and services through the 	Identification

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INFORMATION TECHNOLOGY
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Item No.	Instructions	Reason
	Internet. Members access online banking services using an electronic device, such as a personal computer.	
4	If a credit union has online or mobile banking, how many members use it? ◇ Report the number of members (not the number of transactions) using online or mobile banking.	Identification
5	If the credit union offers digital banking services, please indicate if the services are internal or external. If external, provide the vendor and product name. ◇ For each service described below, indicate if the service is internal, meaning hosted at a credit union-owned facility, or external, meaning hosted at a third-party vendor-owned facility. If external, provide the vendor and product name. <ul style="list-style-type: none"> a. Consumer Online Banking - consumer use of an internet banking site using a URL. b. Consumer Mobile Banking – consumer use of a mobile phone or mobile device app for banking. c. Consumer Mobile Deposit – consumer use of a mobile phone or mobile device app for deposits. d. Commercial Online Banking - use of an internet banking site using a URL by a commercial account member/customer. e. Commercial Mobile Banking – use of a mobile phone or mobile device app for banking by a commercial account member/customer. f. Other – enter the other digital banking services offered. 	Identification
6	Select the core applications the credit union uses. Indicate if the core application is hosted internally (systems hosted by affiliated organizations are external) or externally. If vendor supplied or vendor hosted, provide the vendor and product name. For each application listed below, indicate if the credit union maintains these records using a manual system, an internal system, or an external application. Indicate the vendor and	

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INFORMATION TECHNOLOGY
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Item No.	Instructions	Reason
	<p>product name for each vendor-supplied or vendor-hosted application.</p> <ul style="list-style-type: none"> a. General Ledger ◇ b. Shares/Loans c. Other ◇ – enter the other core applications the credit union uses. 	
7	<p>Which wireless networks, if any, does the credit union operate: ◇</p> <ul style="list-style-type: none"> a. Public or Guest Network—A public or guest network allows the general public to connect to a network, generally the Internet. b. Private or Restricted Network—A private or restricted network is a non-public network where connections are secured. Access is normally arranged by providing a password, passcode, or security key. 	Identification
8	<p>If the credit union plans to undergo a Core Application Conversion in the next 24 months, please provide the following: ◇</p> <p>Select the type of application and provide the anticipated conversion date and the core application the credit union will convert to.</p> <ul style="list-style-type: none"> a. General Ledger b. Shares/Loans c. Other d. Anticipated Conversion Date—Provide the date the credit union is planning to undergo a core application conversion, if applicable. You may enter a future date in this field. Report conversions that are expected to occur in the next 24 months. e. Core Application Converting to—Provide the name of the core application the credit union will convert to. 	Identification

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INFORMATION TECHNOLOGY
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Item No.	Instructions	Reason
9	<p>Select the service(s) the credit union offers electronically:</p> <ul style="list-style-type: none"> a. External or Third-Party Account Aggregation—Service that consolidates and presents account information from many websites. b. Bill Payment—Allows members to transfer money electronically from their account to a creditor, vendor, or an individual to be credited against a specific account. Bill payment lets members schedule one-time or automatic recurring payments. c. Person-to-Person (P2P)—Allows members to send money from their credit union account to another account (either within or outside of the credit union). d. Electronic Signature Authentication/Certification—Service that allows members to verify, identify, and certify related electronic signatures. e. E-Statements—Allows members to receive periodic statements electronically rather than receiving a paper statement in the mail. f. External Transfers/Payments - ACH—Service that allows members to transfer money to accounts held at other financial institutions. g. Loan Payments—Allows members to make loan payments electronically. h. Member Application—Service that allows members to access and submit an application via the Internet. Do not report this item if members must print, mail, or physically deliver the application. i. Point-of-Sale Processing—Provides point-of-sale transaction equipment (debit/credit card terminals, etc.) and processing services to business customers. This is also applicable if the credit union has contracted with a third party to provide these services. j. Loan Application—Service that allows members to access and submit an application via the Internet. Do not 	Identification

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INFORMATION TECHNOLOGY
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Item No.	Instructions	Reason
	<p>report this item if members must print, mail, or physically deliver the application.</p> <p>k. New Share Account—Service that allows members to access and submit an application via the Internet. Do not report this item if members must print, mail, or physically deliver the application.</p> <p>l. Remote Deposit Capture—Allows members to remotely scan checks and transmit the scanned image and/or ACH data to the credit union for posting and clearing.</p> <p>m. Mobile Payments—Allows members to make payments (individuals, businesses, purchase goods or services, charitable donations, etc.) using a mobile device. Transaction methods include point-of-sale terminal or near-field communication (NFC) technology, mobile applications, text messages (SMS), or taking a photograph of a check and sending it as a payment (not deposit). The amount of the payment may be withdrawn directly from a member’s bank account, charged to their credit card, or applied to their phone bill. Do not report bill payment service offered through mobile banking here if the service is comparable to an internet-based bill payment service offered by the credit union.</p> <p>n. Other (Please Specify)—Indicate any electronic service(s) the credit union offers that do not fit in any other category.</p>	
10	Cloud Services (check all that apply)	Identification
	<p>a. Infrastructure as a Service (IaaS)—IaaS is a type of cloud computing service that offers essential computing, storage, and networking resources on demand, on a pay-as-you-go basis, as opposed to purchasing or leasing the hardware.</p> <p>b. Platform as a Service (PaaS)—PaaS is a complete development and deployment environment located in the cloud, with resources enabling each customer to deliver everything from simple cloud-based applications to</p>	

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INFORMATION TECHNOLOGY
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Item No.	Instructions	Reason
	sophisticated, cloud-enabled enterprise applications and solutions.	
	c. Software as a Service (SaaS) —SaaS allows users to connect to and use cloud-based applications over the internet. Most SaaS applications run directly through a web browser, which means they rarely require downloads or installations.	
11	Email Services (check one)	Identification
	a. On-premises —The credit union maintains its email server in-house.	
	b. Cloud —The credit union relies upon a cloud provider for email services (an email solution hosted by a third party).	
	c. Hybrid —The credit union uses both an on-premises (in-house) solution as well as a hosted solution for communications.	
12	Select the Managed Security Service Provider (MSSP) service(s) the credit union uses (check all that apply). ♦	Identification
	a. 24/7 network security monitoring —The credit union’s network security devices and infrastructure are monitored by a third party for anomalous activity, 24 hours per day, 365 days per year. Report the vendor and product name if network security monitoring is outsourced.	
	b. Security Operations Center —A facility where enterprise information systems (websites, applications, databases, data centers and servers, networks, desktops, and other endpoints) are monitored, assessed, and defended. Report the vendor and product name if network operations are outsourced.	
	c. Systems Patching —Select if a vendor monitors for and installs operating systems and software updates to credit union workstations and/or servers.	
	d. Security and Information Event Management —System that provides centralized logging capabilities and the ability to gather security data from information system	

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INFORMATION TECHNOLOGY
NCUA FORM 4501A – PAGE 7

Item No.	Instructions	Reason
	<p>components and present that data as actionable information via a single interface.</p> <p>e. Ransomware backups—Backups that are designed to avoid being affected by data encryption or other destructive cyber-attacks impacting primary systems and data.</p> <p>f. DDoS Mitigation—A denial-of-service (DoS) attack occurs when legitimate users are unable to access information systems, devices, or other network resources due to the actions of a malicious cyber threat actor. Services affected may include email, websites, online accounts (e.g., banking), or other services that rely on the affected computer or network. A denial-of-service condition is accomplished by flooding the targeted host or network with traffic until the target cannot respond or simply crashes, preventing access for legitimate users.</p> <p>g. Dark Web Monitoring—The Dark Web uses the Internet and requires specific software or credentials to access. Illicit activity conducted on the Dark Web includes trafficking of sensitive financial institution information, including compromised credentials and/or customer data.</p>	

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Regulatory Information

NCUA FORM 4501A—Page 8

Item No.	Instructions	Reason
1	<p>Please provide the date of the most recent annual meeting held by the credit union.</p> <p>Report the date of the most recent annual meeting the credit union has held.</p>	Required by regulation
2	<p>Please provide the effective date of the most recent supervisory committee or financial statement audit.</p> <p>Provide the effective date of the most recent Supervisory Committee or financial statement audit. The NCUA regulations §§ 715.4, Audit responsibility of the Supervisory Committee through 715.7, Supervisory Committee audit alternatives to a financial statement audit, establish requirements for the annual audit.</p>	Required by regulation
3	<p>Please select the last type of audit performed for the credit union's records.</p> <p>Select the type of audit by entering the letter of the description that best characterizes the last audit. The types of audits are identified in the NCUA's Examiner's Guide Types of Audits.</p> <ol style="list-style-type: none"> Financial statement audit per GAAS by independent, state-licensed persons. Also known as an "opinion audit". Refers to an audit of the financial statements in accordance with Generally Accepted Auditing Standards (GAAS) by an independent, state-licensed person. The objective of a financial statement audit is to express an opinion as to whether the credit union's financial statements taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with Generally Accepted Accounting Principles (GAAP). Supervisory Committee audit performed by state-licensed person—Refers to an engagement in accordance with the procedures prescribed in NCUA's Examiner's 	Required by regulation

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REGULATORY INFORMATION
NCUA FORM 4501A – PAGE 8

Item No.	Instructions	Reason
	<p>Guide performed by a certified public accountant, public accountant, or other state-licensed persons.</p> <p>c. Supervisory Committee audit performed by other external auditors—Refers to an engagement in accordance with the procedures prescribed in NCUA’s Examiner’s Guide performed by a qualified, non-licensed individual that is not a member of the supervisory committee or the credit union’s internal auditor.</p> <p>d. Supervisory Committee audit performed by the supervisory committee or designated staff—Refers to an engagement in accordance with the procedures prescribed in NCUA’s Examiner’s Guide performed by the supervisory committee or its internal auditor.</p>	
4	<p>Provide the name of the Audit Firm or Auditor. ◇</p> <p>Provide the name of the auditor (if individual) or audit firm that performed the last audit. If the Supervisory Committee performed the audit, report the Supervisory Committee in this field.</p>	Identification
5	<p>Please provide the effective date of the most recent Supervisory Committee verification of members’ accounts.</p> <p>The NCUA regulation § 715.3(c)(3) establishes the requirement for the Supervisory Committee to verify members’ accounts, and § 715.8, Requirements for verification of accounts and passbooks, establishes the requirements for the verification of accounts.</p>	Required by regulation
6	<p>Please select who completed the verification of members’ accounts.</p> <p>a. Supervisory Committee</p> <p>b. Third-Party</p>	Required by regulation
7	<p>Provide your Supervisory or Audit Committee contact information for official correspondence. ◇</p> <p>Provide the mailing and email addresses for your supervisory committee or audit committee. This information will be used for official correspondence with the Supervisory or Audit Committee (such as forwarding member complaints).</p>	Identification

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REGULATORY INFORMATION
NCUA FORM 4501A – PAGE 8

Item No.	Instructions	Reason
8	<p>Please provide the effective date of the most recent Bank Secrecy Act Independent Test. ◇</p> <p>The NCUA regulation § 748.2(c)(2) requires all federally insured credit unions to provide for independent testing. Report the date of the most recent Bank Secrecy Act independent test.</p>	Required by regulation
9	<p>Indicate the Fidelity Bond Provider name.</p> <p>Provide the name of the fidelity bond provider used to cover fraud and dishonesty by all employees, directors, officers, Supervisory Committee members, and credit committee members. Fidelity Bond also provides insurance coverage for losses such as theft, holdup, vandalism, etc. caused by persons outside the credit union.</p>	Required by regulation
10	<p>Indicate the amount of Fidelity Coverage for any Single Loss. ◇</p> <p>Report the maximum coverage your fidelity bond provides for any single loss. Your fidelity bond provider may refer to this as blanket bond coverage. The minimum required coverage is based on the credit union's total assets, as outlined in the NCUA regulation § 713.5, What is the required minimum dollar amount of coverage? The minimum fidelity bond requirements also apply to state-chartered credit unions, as indicated in the NCUA regulation § 741.201, Minimum fidelity bond requirements. If you need further assistance, contact your examiner or Regional Office.</p>	Required by regulation
11	<p>Please provide Section 701.4 Certification Date (Federal Credit Unions Only). ◇</p> <p>Provide the date the credit union complied with the NCUA regulation § 701.4, General authorities and duties of Federal credit union directors. The NCUA regulation § 701.4(b)(3) requires directors to receive training to provide financial knowledge commensurate with the size and complexity of the federal credit union. See Letter to Federal Credit Unions 11-FCU-02, Duties of Federal Credit Union Boards of Directors, for further guidance.</p>	Required by regulation

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REGULATORY INFORMATION
NCUA FORM 4501A – PAGE 8

Item No.	Instructions	Reason
12	<p>Please provide Section 701.4 certifier’s name (Federal Credit Unions Only). ◇</p> <p>Provide the name of the official that certifies the credit union’s compliance with the NCUA regulation § 701.4, General authorities and duties of Federal credit union directors.</p>	Required by regulation
13	<p>Please provide Section 701.4 certifier’s job title (Federal Credit Unions Only). ◇</p> <p>Provide the job title of the official that certifies the credit union’s compliance with the NCUA regulation § 701.4, General authorities and duties of Federal credit union directors.</p>	Required by regulation
14	<p>Does your credit union meet any of the following criteria? ◇</p> <p>Credit union with 100 or more employees; or</p> <p>Credit union with 50 or more employees and:</p> <ul style="list-style-type: none"> a. Has a contract of at least \$50,000 with the Federal government; or b. Serves as a depository of U.S. government funds of any amount; or c. Serves as a paying agent for U.S. Savings Bonds. <ul style="list-style-type: none"> i. Yes ii. No <p>Credit unions that answer “yes” must respond to item 14a and b and file an EEO-1 Report with the U.S. Equal Employment Opportunity Commission’s (EEOC) EEO-1 Joint Reporting Committee. The EEOC provides additional information on the requirements to file the EEO-1 Report.</p>	Reporting to other governmental agencies
14a	<p>If yes, what is the last date (MM/DD/YYYY) you filed an EEO-1 Report with the EEOC? ◇</p> <p>Provide the last date the credit union filed an EEO-1 Report with the EEOC’s EEO-1 Joint Reporting Committee.</p>	
14b	<p>If yes, do you have a diversity policy and/or program in your credit union? ◇</p> <p>Indicate whether the credit union has a diversity policy or program by selecting “yes” or “no.”</p>	

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REGULATORY INFORMATION
NCUA FORM 4501A – PAGE 8

Item No.	Instructions	Reason
	<p>Home Mortgage Disclosure Act – Loan Application Register criteria</p> <p>Please refer to the NCUA’s annual Letter to Credit Unions that conveys HMDA data collection requirements by using this link - https://ncua.gov/regulation-supervision/letters-credit-unions-other-guidance and searching HMDA. Additional information on HMDA reporting is available in the HMDA Reporting Getting it Right guide - https://www.ffiec.gov/hmda/guide.htm. Accurately identifying the Site Type is important for the Home Mortgage Disclosure Act (HMDA) Loan Application Register. Please ensure each site is identified and reported correctly on the Sites tab.</p>	
15	<p>Is your credit union located in a Metropolitan Statistical Area (MSA)? ◇</p> <p>Indicate whether the credit union is in an MSA by selecting “yes” or “no”. The U.S. Department of Housing and Urban Development provides an application, the Metropolitan Area Look-Up Tool, to determine if your credit union is in an MSA.</p>	Identification
16	<p>Did your credit union originate at least one home purchase loan or refinance a home purchase loan secured by a first lien on a one-to-four unit dwelling during the preceding calendar year? ◇</p> <p>Indicate whether the credit union originated at least one home purchase loan or refinanced a home purchase loan secured by a first lien on a one-to-four unit dwelling during the preceding calendar year by selecting “yes” or “no”.</p>	Identification
17	<p>Did your credit union originate closed-end mortgages in each of the two preceding calendar years OR originate open-end lines of credit in each of the two preceding calendar years in excess of the HMDA Loan-Volume Threshold? ◇</p> <p>Indicate whether your credit union originated closed-end mortgages in each of the two preceding calendar years OR originated open-end lines of credit in each of the two preceding calendar years in excess of the HMDA Loan-Volume Threshold by selecting “yes” or “no”.</p>	Identification

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REGULATORY INFORMATION
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Item No.	Instructions	Reason
18	If you answered yes to all three questions, please provide your HMDA LAR filing date. The annual filing period opens on January 1 and the submission deadline is March 1. Trade Names	Identification
19	List any trade names the credit union uses for signage or advertising. List any names the credit union uses for signage or advertising that are not the name on file with the NCUA.	Identification

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Catastrophic Act/Business Continuity Information

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Item No.	Instructions	Reason
1	<p>In the event of a disaster, will the credit union communicate with members through a website? ◇</p> <p>Indicate whether the credit union will communicate with its members through a website in the event of a disaster.</p>	Catastrophic Act or Continuity
2	<p>Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them. ◇</p> <p>Checking a box does not constitute an obligation on the part of the credit union. Check all that apply:</p> <ul style="list-style-type: none"> a. Cash Non-Member Share Drafts—The credit union is willing to cash share drafts for non-members during an emergency. b. Generator—The credit union has a generator to loan or share with another credit union during an emergency. c. IT Support—The credit union has information technology resources that another credit union could use after a disaster occurs. These resources could include equipment, staff, excess server capacity, and telecommunication equipment. d. Mobile Branch—A mobile facility available to serve members. A mobile branch is usually a specialized van, bus, or RV that contains the necessary telecommunication and computer equipment to process member transactions. e. Office Space—The credit union has space it would be willing to share with another credit union after a disaster. f. Staff/Management Services—The credit union has employees that would be willing to assist another credit union after a disaster occurs. 	Catastrophic Act or Continuity

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DISASTER RECOVERY INFORMATION
NCUA FORM 4501A – PAGE 9

Item No.	Instructions	Reason
3	<p>Please provide the date of the last catastrophic act/business continuity test completed by the credit union. ◇</p> <p>Do not include a future date. Catastrophic act/business continuity testing does not have to include a full-scale shutdown of the credit union's information system.</p>	Catastrophic Act or Continuity

For more information on Disaster Recovery/Business Continuity Testing, see the FFIEC IT Examination Handbook [Business Continuity Management Booklet](#).

4	<p>Indicate the method(s) used for the last catastrophic act/business continuity test completed by the credit union. ◇</p> <p>Select the box that describes the method(s) used in the last disaster recovery test:</p> <ul style="list-style-type: none"> a. Orientation/Walk Through—Assemble the disaster recovery team to discuss the critical areas of your disaster recovery plan and their duties and responsibilities in the event of an emergency. b. Tabletop/Mini-Drill—Devise a simulated scenario designed to test the response capability of personnel and their understanding of the disaster recovery plan. c. Functional Testing—Test the credit union's communications and/or software restoration capabilities according to your disaster recovery plan to ensure the credit union can restore operations to fully functional. This type of testing can include sending personnel to the recovery site to restore operations remotely, per the credit union's disaster recovery plan. e. Full-Scale Testing—Implement all or portions of the disaster recovery plan by processing data and transactions using backup media at the recovery site. 	Catastrophic Act or Continuity
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Credit Union Programs and Member Services

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The Programs and Member Services section of the Profile reports various programs and services offered by the credit union.

Item No.	Instructions	Reason
1	Credit Union Programs. Select the programs the credit union currently offers. <ol style="list-style-type: none"> Approved Mortgage Seller—This applies if the credit union has filed an application and been approved to sell mortgages on the secondary market. Brokered Certificates of Deposit—This applies if the credit union purchased certificates of deposits through or from a broker. Brokered Deposits (All Deposits acquired through a 3rd party)—This applies if the credit union regularly (in the last six months) acquires deposits from a third party that is compensated for that function, regardless of whether the funds were transferred through the third party or directly from the depositor. This applies to all deposits (certificates, share drafts, or other share types). Investment Pilot Program (FCU Only)—This applies if the credit union has investments on the Statement of Financial Condition that were purchased under the requirements of the NCUA regulation § 703.19, Investment Pilot Program. Deposits and Shares Meeting 703.10(a)— The NCUA regulation § 703.10(a) applies if the credit union holds a non-security deposit or shares in a bank, credit union, or other financial institution that has any of the following features: <ul style="list-style-type: none"> • Embedded options • Remaining maturities greater than 3 years • Coupon formulas that are related to more than one index or are inversely related to, or multiples of, an index Mortgage Processing—The act of originating, processing, and closing mortgage applications from borrowers for sale 	Identification

◇ Fields marked with a diamond (◇) are non-public and the NCUA will not release this information to the public.

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directly on the secondary market or for another funding source.

Payday Alternative Loans (PALs I & II—FCU Only)—Select the type(s) of PALs loans currently offered by the credit union.

- g. **PALs I (FCU Only)**—In September 2010, NCUA amended its general lending rule to enable FCUs to offer Payday Alternative Loans (PALs) as a viable alternative to predatory payday loans. The amendment permits FCUs to charge a higher interest rate for a PAL than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with a PAL. According to the NCUA regulations § 701.21(c)(7)(iii), [Payday alternative loans \(PALs I\)](#), PALs I are defined as closed-end loans with the following conditions:
- i. The principal of the loan is not less than \$200 or more than \$1,000;
 - ii. The loan has a minimum maturity term of one month and a maximum maturity term of six months;
 - iii. The Federal credit union does not make more than three PALs I or PALs II loans in any rolling six-month period to any one borrower and makes no more than one PALs I or II loans at a time to any borrower;
 - iv. The Federal credit union must not roll over any PALs I or PALs II loans. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iii)(3) provided the Federal credit union does not charge any additional fees or extend any new credit;
 - v. The Federal credit union fully amortizes the PALs I loan;
 - vi. The Federal credit union requires the borrower to be a member for at least one month before receiving a PALs I loan;
 - vii. The Federal credit union charges a reasonable application fee to all members applying for a new PALs I loan that reflects the actual costs associated

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with processing the application, but in no case may the application fee exceed \$20; and

- viii. The Federal credit union includes, in its written lending policies, a limit on the aggregate dollar amount of PALs I and PALs II loans that does not exceed 20 percent of net worth and implements appropriate underwriting guidelines to minimize risk; for example, requiring a borrower to verify employment by providing at least two recent pay stubs.
- h. **PALs II (FCU Only)**—According to NCUA regulations § 701.21(c)(7)(iv), [Payday alternative loans \(PALs II\)](#), a Payday Alternative Loan (PALs II) is defined as a closed-end loan with the following conditions:
 - i. The principal of the loan is not more than \$2,000;
 - ii. The loan has a minimum maturity term of one month and a maximum maturity term of 12 months;
 - iii. The Federal credit union does not make more than three PALs I or II loans in any rolling six-month period to any one borrower, and makes no more than one PALs I or II loans at a time to any borrower;
 - iv. The Federal credit union must not roll over any PALs I or PALs II loan. The prohibition against roll-overs does not apply to an extension of the loan term within the maximum loan terms in paragraph (c)(7)(iv)(A)(3) provided the Federal credit union does not charge any additional fees or extend any new credit;
 - v. The Federal credit union fully amortizes the loan;
 - vi. The Federal credit union charges a reasonable application fee to all members applying for a new PALs II loan that reflects the actual costs associated with processing the application, but that in no case exceeds \$20;
 - vii. The Federal credit union does not assess a fee or charge, including a non-sufficient funds fee, on the borrower's account under the federal credit union's

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overdraft service in connection with any PALs II loan; and

- viii. The Federal credit union includes, in its written lending policies, a limit on the aggregate dollar amount of PALs I and II loans made that does not exceed an aggregate of 20 percent of net worth and implements appropriate underwriting guidelines to minimize risk; for example, requiring a borrower to verify employment by providing at least two recent pay stubs.

2 Member Service and Product Offerings (select all that apply)

Select each member service or product the credit union currently offers.

Financial Literacy Education

Identification

- a. **Financial Counseling**—Programs designed to help individuals make the best use of their financial assets and achieve specific economic objectives, such as adequate funding of a child's college education expenses, or post-retirement needs. This can include assisting with budgeting and debt management.
- b. **Financial Education**—Programs focusing on building basic money management skills that lead to an understanding of financial services, personal finance, savings, and the importance of good credit.
- c. **Financial Literacy Workshops**—Workshops to improve members' knowledge of financial issues.
- d. **First Time Homebuyer Program**—Special counseling or education to assist members with the purchase of their first home.
- e. **Credit Management and Repair**—Programs to assist members in correcting and learning from previous financial mistakes (for example, credit report/score improvement).
- f. **Online Financial Literacy**—Programs that focus on basic money management skills through online content or courses.

Consumer Initiated Remittance Transfers

Identification

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- a. **International Remittances** ◇—International transfers that are “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.30(e)).
- b. **Low-cost wire transfers** ◇—Wire transfer services to consumer members in the United States for less than \$20 per transfer.
- c. **Proprietary remittance transfer services operated by the CU** ◇—Proprietary services other than wires or ACH transfers for purposes of sending international remittances. This applies if your credit union is the provider. The types of services may include cash-based transfers, bill payment services, prepaid card services, or others that qualify as international remittances.
- d. **Proprietary remittance transfer services operated by another person** ◇—Proprietary services other than wires or ACH transfers, for purposes of sending international remittances. This applies if another person (such as a state-licensed money transmitter) is the provider and the credit union is an agent or similar type of business partner. The types of services may include cash-based transfers, bill payment services, prepaid card services, or others that qualify as international remittances.

Other Member Services and Products

Identification

- a. **No Cost Share Drafts**—Share draft accounts with no monthly maintenance fee.
- b. **No Cost Bill Payer**—Online bill payment services offered to members at no charge.
- c. **No Cost Tax Preparation Services (i.e. IRS Volunteer Income Tax Assistance)**—Credit union works with the IRS to sponsor a VITA site. The site or sites may not be located at the credit union or its branches.
- d. **Share Certificates with a low minimum balance requirement**—Share certificates with a minimum balance of \$500 or less.
- e. **Student Scholarship**
- f. **Credit Builder**

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- g. **Bilingual Services**—Offer disclosures, information, and/or member services in additional languages other than English.

Youth Savings Accounts/Programs

Identification

These programs are often structured as in-school credit union programs that offer students basic savings accounts. They are generally linked to an array of financial education efforts, including personal financial management, banking operations, or both. They are intended to help students understand the value of saving for the future by opening and managing savings accounts. These accounts generally have very low minimum balance requirements and low or no monthly maintenance fees.

Material account terms and conditions are also explained in an age-appropriate manner. Select the type of account(s) the credit union offers through these types of programs.

- a. **Offer Custodial Accounts**
- b. **Offer Non-Custodial Accounts**

In-School Branches (Specify number of branches for each type of school selected)

Identification

Credit union maintains branches in schools to promote financial education, knowledge of the credit union system, and thrift to school students. Students usually run these branches. If the branch solely serves school faculty and staff, this item does not apply.

- a. **Elementary School**—Report the number of branches.
- b. **Middle School**—Report the number of branches.
- c. **High School**—Report the number of branches.

- 3 Does the credit union offer an ATM Network that is surcharge free? If yes, complete Item 4.**

Identification

Select Yes if the credit union's ATM Network is surcharge-free.

- 4 Provide the name of the surcharge free ATM Network.**

Identification

Enter the name of the surcharge-free ATM Network.

- 5 Does the credit union participate in Shared Service Centers/Networks? If yes, complete Item 6.**

Identification

Select Yes if the credit union participates in Shared Service Centers/Networks, if not, select No.

- 6 Provide the name of the Shared Service Center/Network. ◇**

Identification

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Enter the name of the Shared Service Center/Network.

- 7 Payday Alternative Loans (PALs I & II loans) program (FCUs Only). ♦** Identification

Place a “✓” in the associated box for all services the credit union offers (Check all that apply). The NCUA amended its general lending rule to enable federal credit unions to offer short-term, small amount loans as a viable alternative to predatory payday loans. This amendment permits federal credit unions to charge a higher interest rate for a PAL loan than is permitted under the general lending rule, but imposes limitations on the permissible term, amount, and fees associated with PAL loans. Refer to the NCUA regulations § 701.21(c)(7)(iii), [Payday alternative loans \(PALs I\)](#) for PALs loan requirements.

- a. **Credit Bureau Reporting**
- b. **Financial Education**
- c. **Forced Savings Component**
- d. **Payroll Deduction**

- 8 Does the credit union use [financial technology](#) companies to provide member services? *If yes, complete Item 9.*** Identification

Select Yes if the credit union uses financial technology companies to provide member services, if not, select No.

- 9 If the credit union uses financial technology companies to provide member services, select the services offered:** Identification

- a. **Auto Lending**
Include both direct and indirect
- b. **Mortgage Lending**
- c. **Secured personal loans**
- d. **Unsecured personal loans**
- e. **Lead generation for new members**
- f. **Lead generation for share accounts**
- g. **Acquire participation loans**
- h. **Person-to-person payments**
- i. **Investment security exchange services**
Including buying, selling, and holding securities
- j. **Communication**

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Including artificial intelligence to interact with members

k. Other

- 10 Does the credit union offer cryptocurrency services to members?** Identification
If yes, complete Item 11.

Select Yes if the credit union offers cryptocurrency services to members, if not, select No.

- 11 If the credit union offers cryptocurrency services to members select the services offered:** Identification

a. Exchange services

Including buying, selling, and holding cryptocurrency

b. Non-custodial wallets

c. Custodial wallets

Including digital storage solutions

d. Loans secured by digital assets

e. Depository for stablecoin reserves

f. Mobile application

The credit union's mobile application provides information on a member's cryptocurrency holdings

g. Other

- 12 Does the credit union use blockchain or distributed ledger technology to offer services to members or to record and store data?** Identification

Select Yes if the credit union uses blockchain or distributed ledger technology to offer services to members or to record and store data, if not, select No.

Merger Partner Registry

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In the Merger Partner Registry section of the Profile, credit unions can express an interest in being considered for credit union consolidations through either a business combination (merger) or purchase and assumption. This information is optional, and credit unions are not required to complete this information. If you provide this information, NCUA staff may contact the credit union about potential credit union consolidations.

The NCUA will not release this information to the public.

Item No.	Instructions	Reason
1	Is your credit union interested in being considered a merger partner for a Minority Depository Institution? ◇ If you selected at least one eligible minority group for each of the three Minority Depository Institution questions on the General Information tab, a response is required.	Identification
2	Is your credit union interested in expanding its field of membership through a consolidation? ◇ If you answer “Yes,” the credit union is required to provide the information in item 2. Item 3 is optional.	Identification
3	Please provide the name and phone number of the person at the credit union who can be contacted regarding any potential consolidation. ◇ Provide the job title, name, and phone number of the person NCUA may contact.	Identification
4	Please identify the geographic areas in which the credit union is interested. (Select only ONE box) ◇ <ul style="list-style-type: none">• Anywhere in the United States—If this option is selected, no additional information is required.• Anywhere within selected states (please specify state(s)—If this option is selected, identify one or more states for consideration.• Specific counties/cities within the selected state(s)—State selection and county/city input are required. Identify the state(s)	Identification

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and county(ies) or city(ies) for consideration. Enter only one
county or city per line.

Definitions

Term	Definition
Digital Asset	Distributed ledger technology-based tokens such as virtual currencies, cryptocurrencies, crypto-assets, utility tokens, etc. Return to instructions
Financial Technology	The use of technology service providers to offer member financial services, or to improve member experience, through automated platforms and delivery channels. Return to instructions
IAT—International ACH Transactions	An SEC code that can be a consumer or non-consumer debit or credit. Part of a payment transaction involving a financial agency’s office that is not located in the territorial jurisdiction of the US. IAT transactions focus on where the financial institution that handles the payment transaction (movement of the funds) is located and not where any other party to the transaction (the Originator or Receiver) is located. Return to instructions
Official	A member of the board of directors, committee members, and senior executive officers .
Payment System Service Provider	A third party, other than the Originating Depository Financial Institution (ODFI) or Receiving Depository Financial Institution (RDFI), that performs any function on behalf of the ODFI or the RDFI related to payment processing. These functions would include the creation and sending of files or acting as a sending or receiving point on behalf of a participating depository financial institution. Return to instructions
PPD—Prearranged Payment and Deposit Entry	An SEC code that identifies recurring consumer debit (prearranged payment) or consumer credit (direct deposit) entries. Return to instructions
Primary Settlement Agent	Settlement agents (typically financial institutions) record the debit and credit positions of the parties involved in a transfer of funds. The settlement agent is responsible for transferring the funds (settlement) and recording the details of the transaction. Return to instructions

DEFINITIONS

Senior executive officers	A credit union's chief executive officer, any assistant chief executive officer, and the CFO. This includes employees of an entity, such as a consulting firm, hired to perform the functions of positions covered by the NCUA regulations. For additional information refer to the NCUA regulation § 701.14(b), Definitions .
Standard Entry Class Code	A specific three-digit code, appearing in the ACH record format that identifies each ACH application. Also known as an SEC code. Return to instructions
TEL—Telephone Initiated Entry	An SEC code that identifies a consumer debit entry pursuant to an authorization obtained from the Receiver via the telephone. Return to instructions
WEB—Internet Initiated/Mobile Entry	An SEC code that identifies a consumer debit entry initiated pursuant to an authorization obtained from the Receiver via the internet or wireless network. Can be either a recurring or a one-time debit. Return to instructions