NATIONAL CREDIT UNION ADMINISTRATION

CUONLINE:

CREDIT UNION PROFILE AND

5300 CALL REPORT

USER GUIDE

Natural Person Credit Unions

October 2024

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INTRODUCTION

CUOnline is the web-based system the NCUA uses to collect and disseminate credit union data. CUOnline includes the credit union 4501A Profile and 5300 Call Report. The NCUA requires all active credit unions to submit their data through CUOnline.

This document provides guidance for completing all required and optional information, data entry help tips, and webpage navigation.

ACCESSING CUONLINE

To access CUOnline, users must first be granted access to NCUA Connect. Please refer to the NCUA Connect & Admin Portal: User Guide for detailed instructions on establishing access to NCUA Connect.

Once NCUA Connect access has been granted, CUOnline users can access CUOnline by selecting the CUOnline tile from My Apps. Alternatively, users will be directed to the NCUA Connect login from the link in the CUOnline section of the NCUA's website or by visiting https://cuonline.ncua.gov/.

The NCUA recommends users establish a shortcut to this site and/or add it to their favorites for easy reference.

Usernames and Passwords

Users are required to provide a unique username, password, and multifactor authentication (MFA) method to access their NCUA Connect account. The NCUA Connect username must be in email format, but it does not have to be a valid email address.

If a user does not have access to CUOnline, please contact the credit union's assigned NCUA Connect Portal Administrator for access.

> NCUA Connect Portal Administrators can add, edit, and delete users; reset passwords; and unlock user accounts by logging in to the NCUA Connect Admin Portal.

To change a user account password, follow the instructions listed under the My Account section of this document.

EMAIL NOTIFICATIONS

NCUA Connect Email Notifications

NCUA Connect generates the following email notifications:

- Welcome to NCUA Connect: Sent when a new credit union user is added to NCUA Connect. The user will need to follow the account activation steps to access the system. Account activation links expire seven calendar days after being generated, so users are encouraged to follow the steps as soon as they are able.
- New Account Request Approved: Informs the account requestor when a new account request is approved by the NCUA. A separate email is sent to the new user prompting them to set up their NCUA Connect account.
- New Account Request Denied: Informs the account requestor when a new user account was denied with an explanation for the denial.
- User Reactivation Request Approved: Informs the requestor when an account reactivation request is approved by the NCUA. A separate email is sent to the reactivated user prompting them to set up their NCUA Connect account. This scenario occurs if a user has a suspended NCUA account (for example, the user has not accessed NCUA Connect in 120 days). Deactivated accounts must be unlocked by NCUA.
- User Reactivation Request Denied: Informs the requestor when a user reactivation request is denied and provides an explanation for denial. This scenario occurs if a user has a suspended NCUA account (for example, the user has not accessed NCUA Connect in 120 days). Suspended accounts must be unlocked (or denied) by NCUA.
- Password Reset: Sent when a user changes or resets their password.

CUOnline Email Notifications

CUOnline generates the following email notifications:

- Financial Performance Report (FPR): Sent to designated users after each successful Call Report upload.
- General Call Report Notifications:
    - One- and two-day reminder emails to submit the Call Report.
    - When a Call Report is late and subject to civil money penalties.
    - A credit union’s Call Report status has changed.
- Validation: An email is sent to designated users once the Call Report has been validated
- Corrections: An email is sent to designated users when the Call Report is submitted after previous validations (for example, corrections were made).

- General Profile Notifications: An email is sent to credit union Profile contacts and regulators when:
    - A credit union Profile has been certified.
    - A credit union Profile is expiring.
    - Additions or Deletions are made to the "General" Tab.
    - Additions or Deletions are made to the "Sites" Tab.
    - Additions or Deletions are made to the "Contacts" Tab.
    - Additions or Deletions are made to the "Information Technology" Tab.
    - Additions or Deletions are made to the "Programs & Services" Tab.

The NCUA sends these email notifications from SysEWeb@NCUA.gov or from sys5300@ncua.gov. If a user does not receive these email notifications, one of the following problems may exist:

- The NCUA Connect Portal Administrator did not create the user account in the Admin Portal. This can be confirmed with the credit union's assigned CUOnline administrator. Review the CUOnline Credit Union User Roles section of this document for more information.
- The NCUA Connect Portal Administrator entered an invalid or incorrect email address when they were setting up the user's account. Check with the credit union's assigned CUOnline administrator or the "My Account" module of CUOnline.
- The user's email system may have the NCUA on an anti-spam list. The subscriber should contact their email support staff and request the NCUA be removed from the anti-spam list.

MY ACCOUNT

The My Account module in CUOnline is read-only. Users make self-service modifications to their account through NCUA Connect.

Managing User Account Details (Self Service)

User account details are managed through NCUA Connect. By using the 'Settings' module of NCUA Connect, users with existing NCUA Connect accounts can perform the following self-service updates:

- Modify personal information including First Name, Last Name, and email address
- Change the selected security image
- Modify the display language
- Change the current password

- Select a new security question — This is the question that is prompted when a user requests a password reset
- Add/modify login verification methods

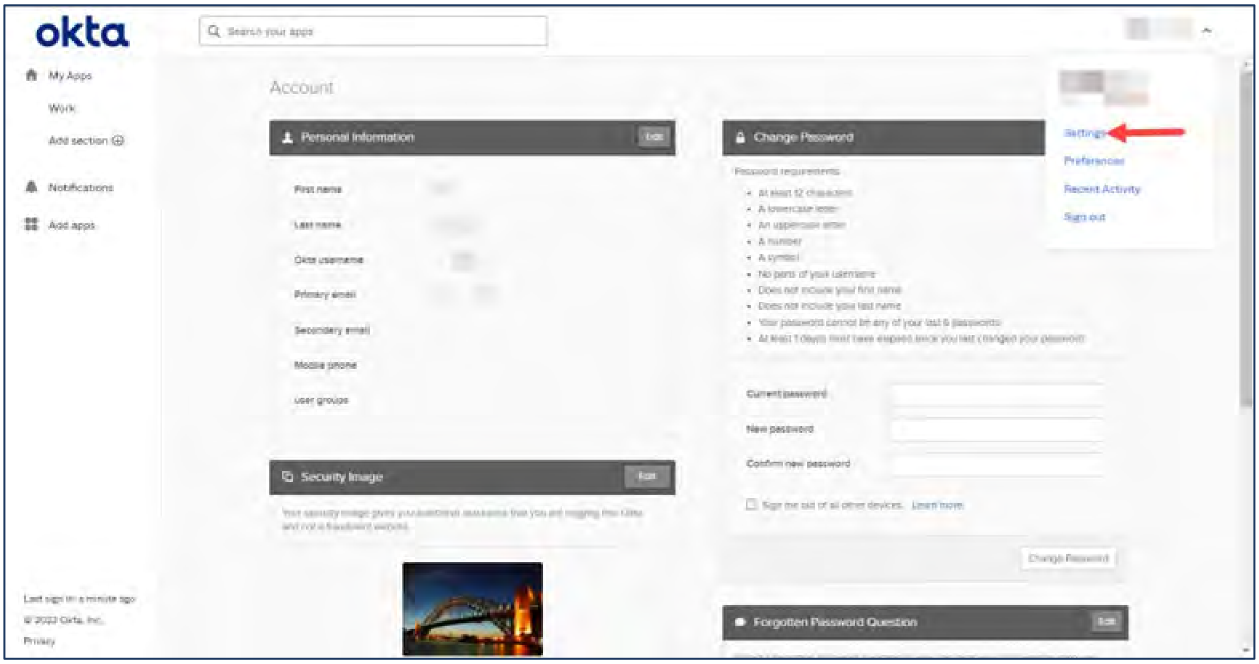

Figure 1 - NCUA Connect Settings Page

If you do not have an existing NCUA Connect account, contact your credit union's NCUA Connect Administrator.

CUONLINE CREDIT UNION USER ROLES

All credit union users must be registered and assigned one of the two user roles: Administrator and User. These roles are described in the following sections.

CUOnline CU Administrator

This role controls access to CUOnline and submission of credit union data. A credit union should limit the number of administrators due to the privileges and control they have of CUOnline for their credit union. A credit union administrator's role includes the ability to:

- Input and change Profile data for their credit union
- Input and submit a 5300 Call Report on behalf of their credit union
- Certify the Profile for accuracy and submit to the NCUA on behalf of their credit union
- Correct and delete pending corrected 5300 Call Reports for their credit union

CUOnline CU User

The CUOnline CU User role is more restricted than the administrator role. A credit union may not have any users with this role. A credit union user's role includes the ability to:

- Change their personal information in NCUA Connect
- Input and change Profile data for their credit union
- Certify the Profile for accuracy and submit to the NCUA for their credit union
- Input, submit, and correct a 5300 Call Report for their credit union

NCUA CONNECT ADMINISTRATOR RESPONSIBILITIES

NCUA Connect Portal Administrators are responsible for establishing, modifying, and deleting user accounts in NCUA Connect. The administrator is responsible for ensuring only staff needing access to the system are granted access, and only to the level of permissions needed to complete their work.

Note: Refer to the NCUA Connect and Admin Portal User Guide for user management protocols.

CUONLINE HELP TIPS

- The system allows users to use standard keyboard shortcuts.
- The system auto saves data after five minutes as the user is populating the various screens and tabs in the "Profile" and "Call Report".
- The system provides a spell check option allowing users to toggle this option on or off when desired. Misspelled words will be indicated on the screen using a red wavy line.
- A "?" icon links the user to context-sensitive instruction. Selecting this icon will allow the user to view PDF help documentation in the system.
- Any single Call Report or Profile page can be printed without printing the entire Call Report or Profile.

CREDIT UNION PROFILE

Please reference the NCUA Form 4501A Profile - Instructions. Select the "Instruction" button seen on the top of the Profile tabs for specific reporting instructions.

Instructions for each page of the Profile can also be accessed by clicking the "?" at the top of each page of the Profile, as seen in *Figure 2 - "?" Icon to Open Profile Tab Instructions*.

Figure 2 - "?" Icon to Open Profile Tab Instructions

The Credit Union Profile chapter covers general information about the Credit Union Profile functions of CUOnline, including:

- View Profile Snapshots Page
- Profile Tips
- Users Tab
- Saving and Certifying a Credit Union's Profile

View Profile Snapshots

After submitting the initial Call Report for a cycle, the NCUA's CUOnline application takes a snapshot of the credit union's Profile as of that date and time.

Users can view current and previously submitted saved or certified Profiles on the "Profile Snapshots" page as a PDF or XML file. If there is a Call Report correction for a cycle, the snapshots will not change.

> Note: Only Credit Union Administrators can download the Profile XML File.

To view the "Profile Snapshots" page for a credit union:

1. After logging into the system, all credit union users will be redirected to the "Profile Snapshots" page for their credit union, as seen in *Figure 3 - Profile Snapshot Page*.

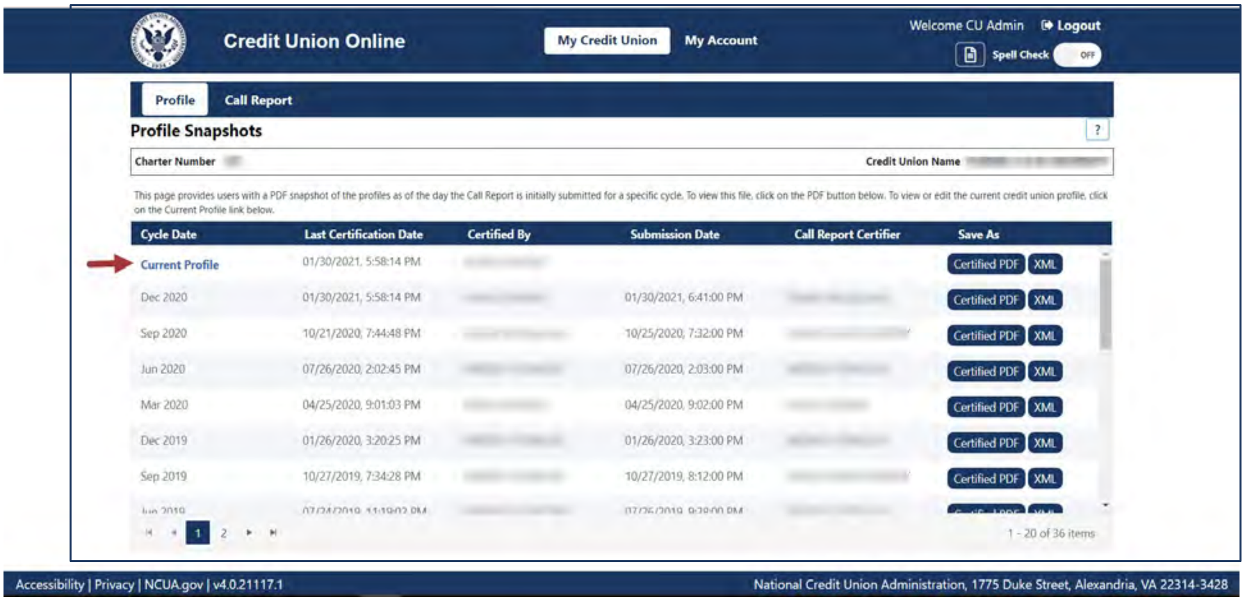

Figure 3 - Profile Snapshot Page

2. **Select** the “Certified PDF” or “XML” buttons to view previous or current Profile snapshots. Depending on the user’s individual web browser settings, the browser will download the selected file to the user’s computer and will save or open the selected file.

Profile Tips

To enter new information or correct existing information, navigate to the appropriate tab and select the Edit button. Edit the required information and select OK.

To view any errors and warnings, select the “Errors” or “Warnings” links at the top of the page. The errors and warnings refresh during data entry. As data is entered, the number of errors and warnings will fluctuate.

> Note: Selecting the “Cancel” button will cancel all changes. Changes will not be saved to the system.

Users Tab

The “Users” tab has been removed from the CUOnline Profile. NCUA Connect Portal Administrators with access to the Admin Portal can view and manage users for their credit union through the Admin Portal.

Self-Guided Admin Portal Training and the NCUA Connect & Admin Portal User Guide are available on ncua.gov.

Users should contact their assigned Credit Union Administrator to resolve issues with their user account.

Saving and Certifying a Credit Union's Profile

Credit unions must send their Profile to the NCUA after all changes are made and at least once per quarter.

If users are unable to complete the updates to a credit union Profile, but wish to save progress, they have the option to save Profile changes without submitting the changes to the NCUA. Alternatively, users may submit an unlimited number of certified Profile changes to the NCUA by saving and certifying the Profile.

This section addresses the following topics:

- Saving Profile Changes without Certifying
- Profile Auto Save
- Profile Status
- Certifying the Credit Union Profile
- Certification Help Tips

Saving Credit Union Profile Changes without Certifying

To save credit union Profile changes without certifying:

1. **Navigate** to the Profile section, as seen in *Figure 4 - Profile Snapshots Page*.

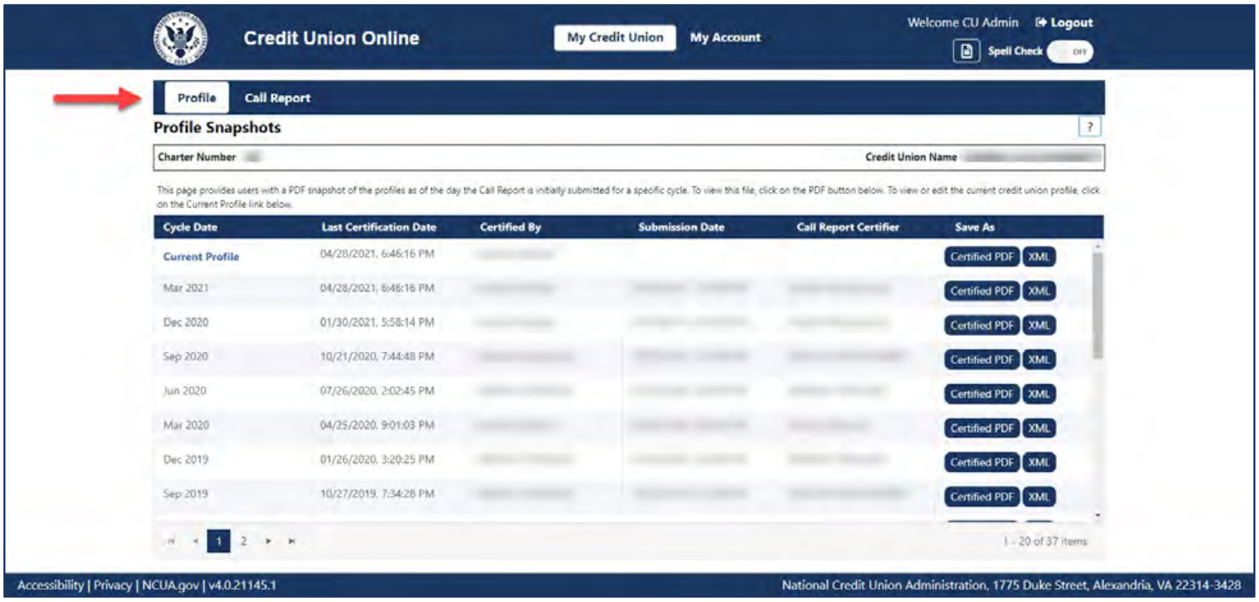

Figure 4 - Profile Snapshots Page

2. **Navigate** to the current Profile. Make the desired changes to the credit union Profile. More details about modifying the Profile can be found in the Credit Union Profile section.

3. **Select** the “Save” button, as seen in *Figure 5 - Profile Save Button*.

Note: While users may click through the Profile tabs without selecting the save or allowing the auto save countdown to complete, navigating away from the credit union Profile without saving changes will result in data loss.

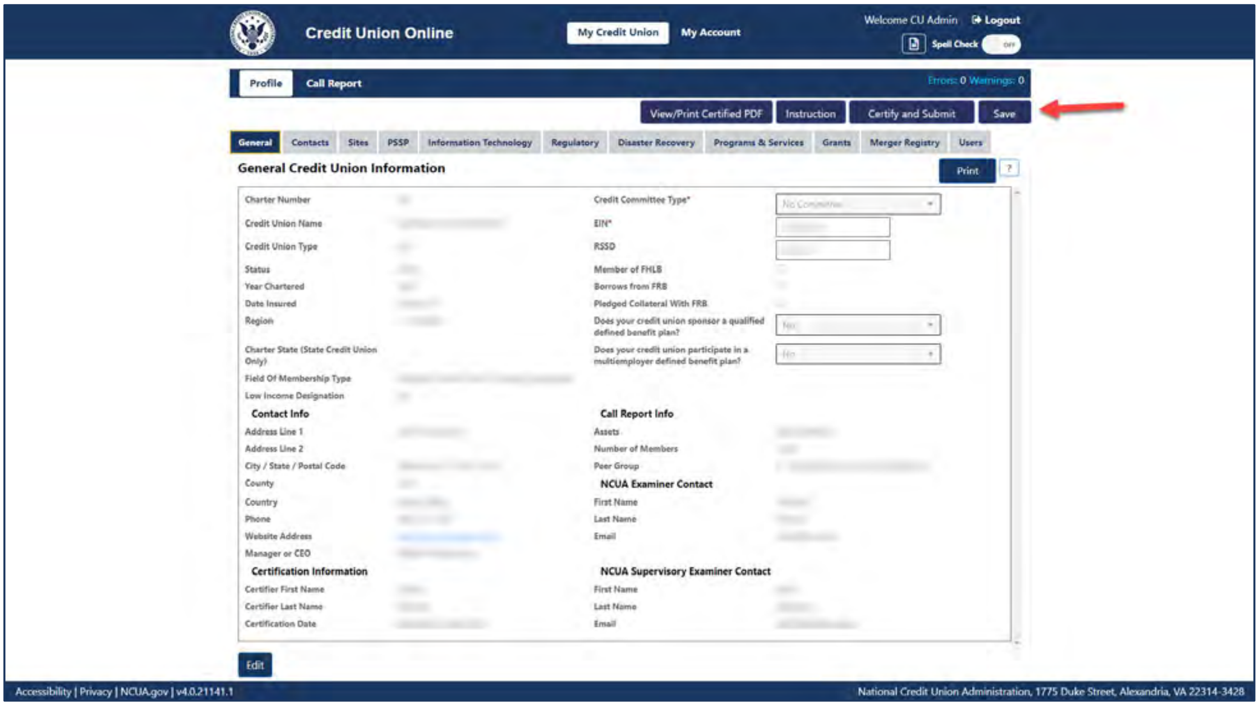

Figure 5 - Profile Save Button

Profile Auto Save

Making changes to the credit union Profile automatically triggers the auto save function. Every five minutes after an initial change is made to the credit union Profile, the system will automatically save the user's progress. An illustration of the auto save countdown is available in *Figure 6 - Profile Auto Save Counter*.

Note: Auto save only triggers after a user has made changes to data that has already been saved. While users may click through the Profile tabs without selecting the "Save" button or allowing the auto save countdown to complete, navigating away from the credit union Profile without saving changes will result in data loss.

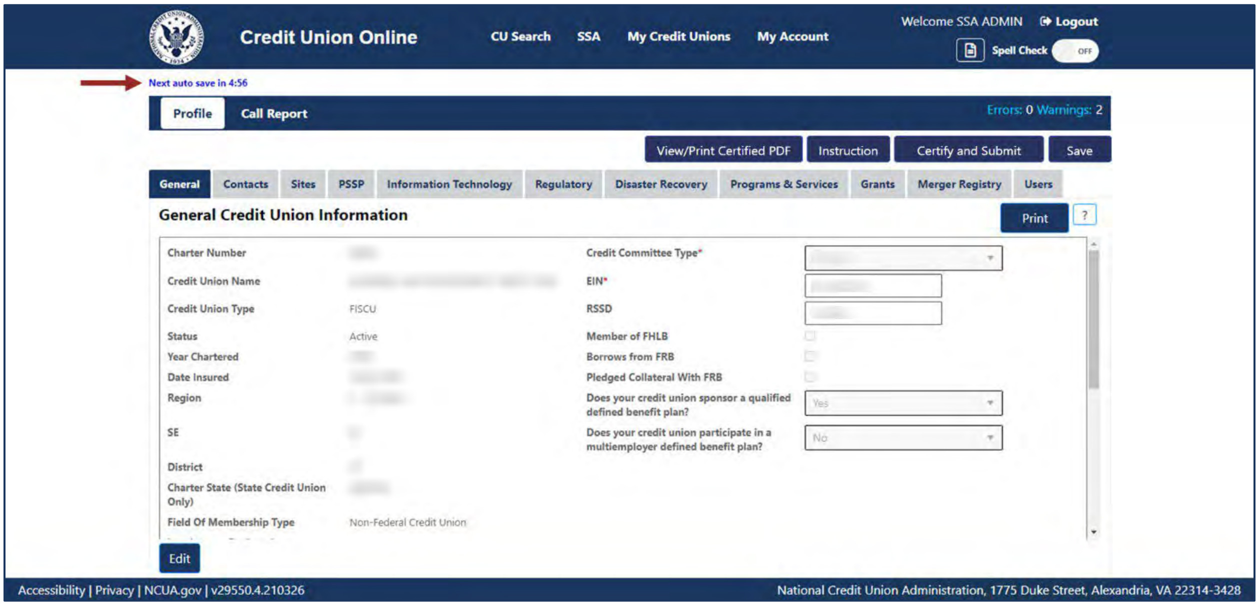

Figure 6 - Profile Auto Save Counter

Profile Status

A Profile may be saved without being certified; however, data is not submitted to NCUA until the Save, Certify, and Submit process has been completed. A yellow Certification Warning indicator, as seen in *Figure 7 - Example of Certification Warning*, will warn the user that the Profile has not been certified.

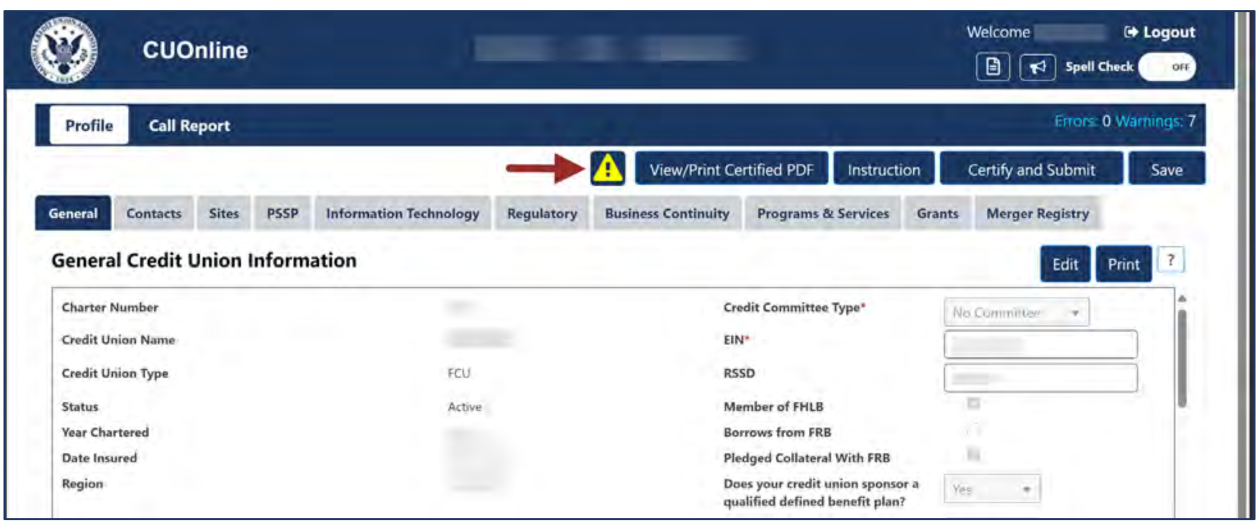

Figure 7 - Example of Certification Warning

Certifying the Credit Union Profile

After changes have been made to a credit union's Profile and checked for accuracy, users save and certify the credit union Profile for submission to the NCUA.

To save and certify a credit union Profile:

1. **Navigate** to a credit union's Profile section, as seen in *Figure 8 - Credit Union Profile Module*

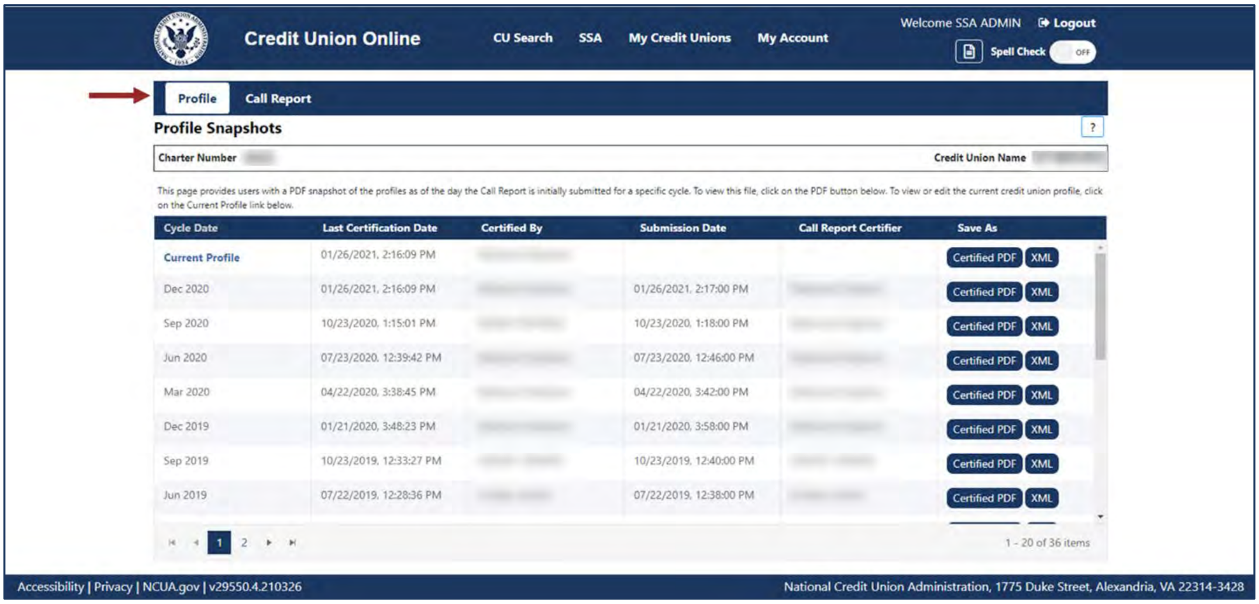

Figure 8 - Credit Union Profile Module

2. **Navigate** to the current Profile and make the desired changes to the credit union Profile.
3. **Select** the "Certify and Submit" button, as seen in *Certifying the Credit Union Profile*.

Note: While users may click through the Profile tabs without selecting the "Save" button or allowing the auto save countdown to complete, navigating away from the Profile without saving changes will result in data loss.

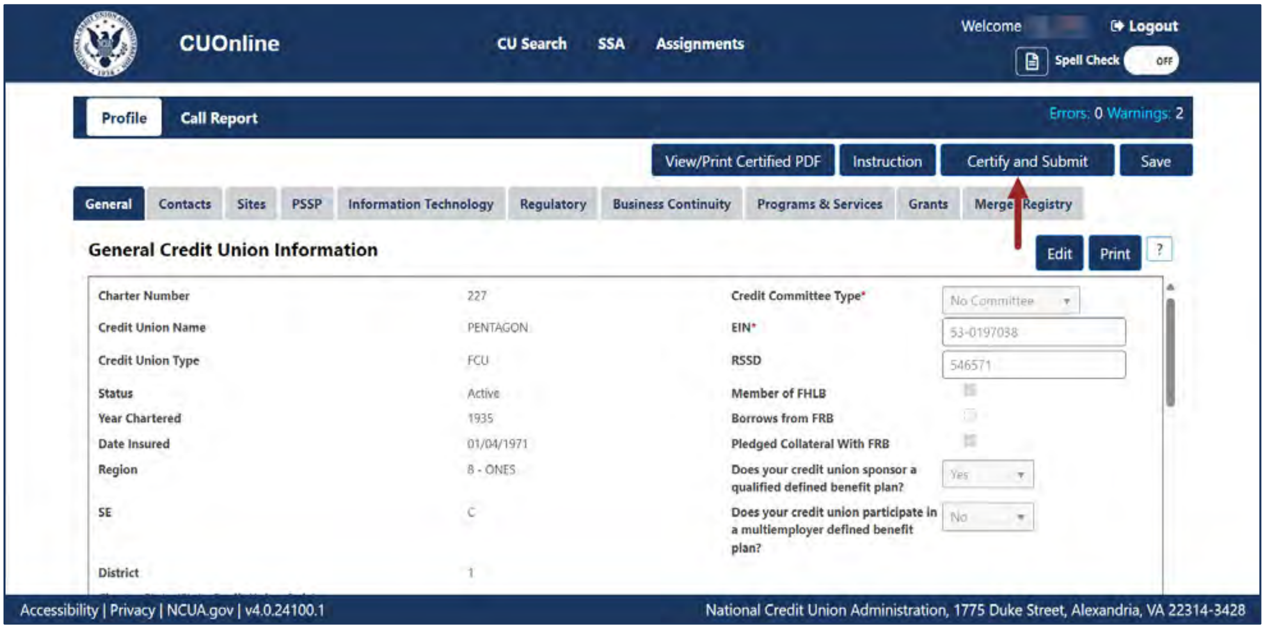

Figure 9 - Profile Certify and Submit Button

Certification Help Tips

Quarterly Certification Rule: Each operating insured credit union must file with the NCUA a quarterly Call Report. Credit unions must review and certify the information in their Profile at least quarterly during the Call Report cycle and verify the information is accurate. A Credit Union may certify the Profile more frequently. CUOnline will prompt a user to certify the Profile. Users will not be able to submit the Call Report until the Profile is certified. This requirement will be completed within CUOnline.

Error Messages During Certification: If there are error message while trying to certify the Profile then these must be corrected. To correct errors, go to the Profile and enter the missing information. Most errors occur because the required information was not entered into the Profile.

Technical Assistance: If all errors are corrected and the system cannot certify the Profile or there are technical difficulties, contact OneStop, the NCUA IT Service Desk, at 1-800-827-3255.

Downloading Profile Information

Users can download an XML file for a credit union containing all Profile data for one cycle.

Note: Only Credit Union administrators can download the Profile XML data.

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1. **Select** the desired credit union.

2. On the “Profile Snapshots” page, **select** the “XML” button next to the Profile name to download, as seen in *Figure 10 - “Profile Snapshot” Page "XML” Button*. Based on the web browser used to access CUOnline, a window will open prompting the user to open, save, or cancel the XML download.

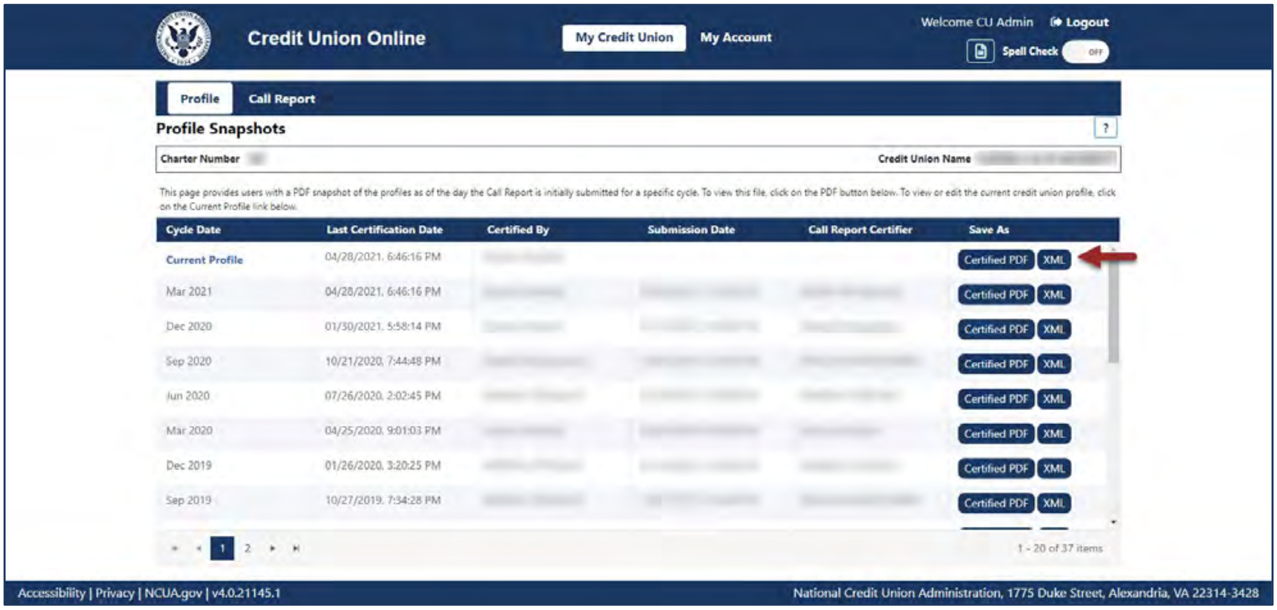

Figure 10 - “Profile Snapshot” Page "XML” Button

Printing

The Profile can be printed to PDF from two different locations in CUOnline. This section covers the following topics:

- Print Profile PDF from the Profile Snapshots Page
- Print Profile PDF from the Profile Tabs

Print Profile PDF from the Profile Snapshots Page

The certified Profile can be printed from the “Profile Snapshots” page by following the instructions listed below:

1. **Navigate** to the “Profile Snapshots” page.

2. **Select** the “Certified PDF” button for any cycle, as seen in *Figure 11 - "Profile Snapshot" Page "Certified PDF" Button and PDF Download*. Depending on the user’s individual web browser settings, the browser will prompt the user to save or download the selected file to the user’s computer.

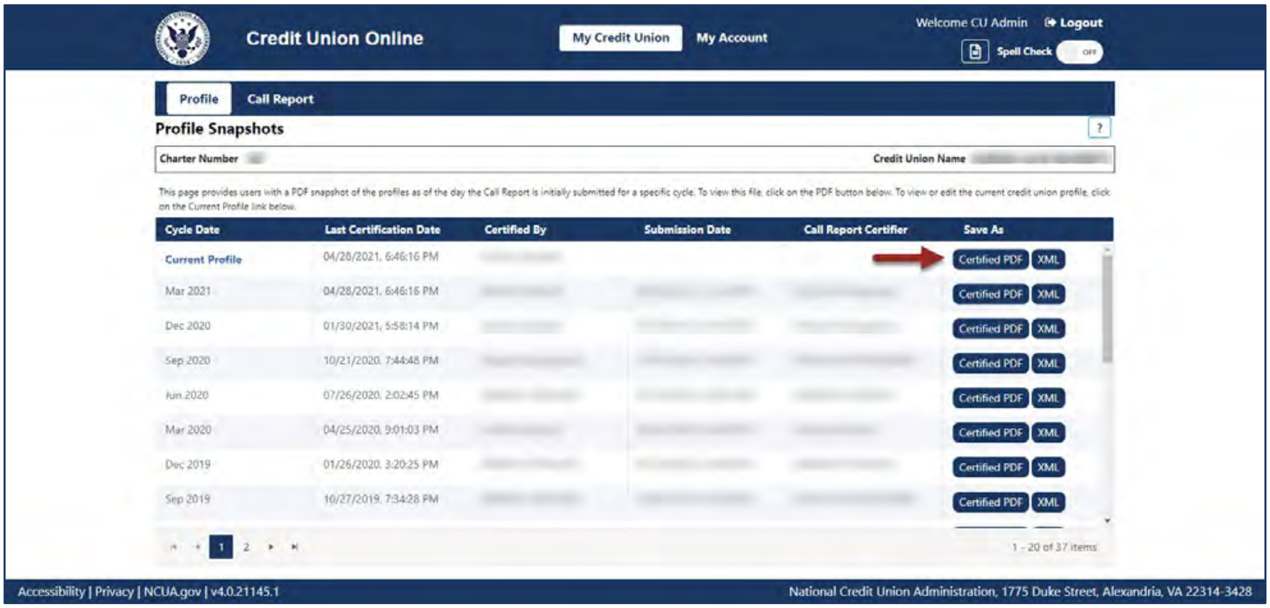

Figure 11 - "Profile Snapshot" Page "Certified PDF" Button and PDF Download

Print Profile PDF from the Profile Tabs

The certified Profile can also be printed from any of the Profile tabs for the Current Profile. Please follow the instructions below:

1. **Navigate** to any Profile tab, by **selecting** the Current Profile from the “Profile Snapshots” page.
2. **Select** the “View/Print Certified PDF” button in the banner on any of the Profile tabs, as seen in *Figure 12 - "Profile" Tab "View/Print Certified PDF” Button and PDF Download*. Depending on the user’s individual web browser settings, the browser will prompt the user to save or download the PDF file to the user’s computer.

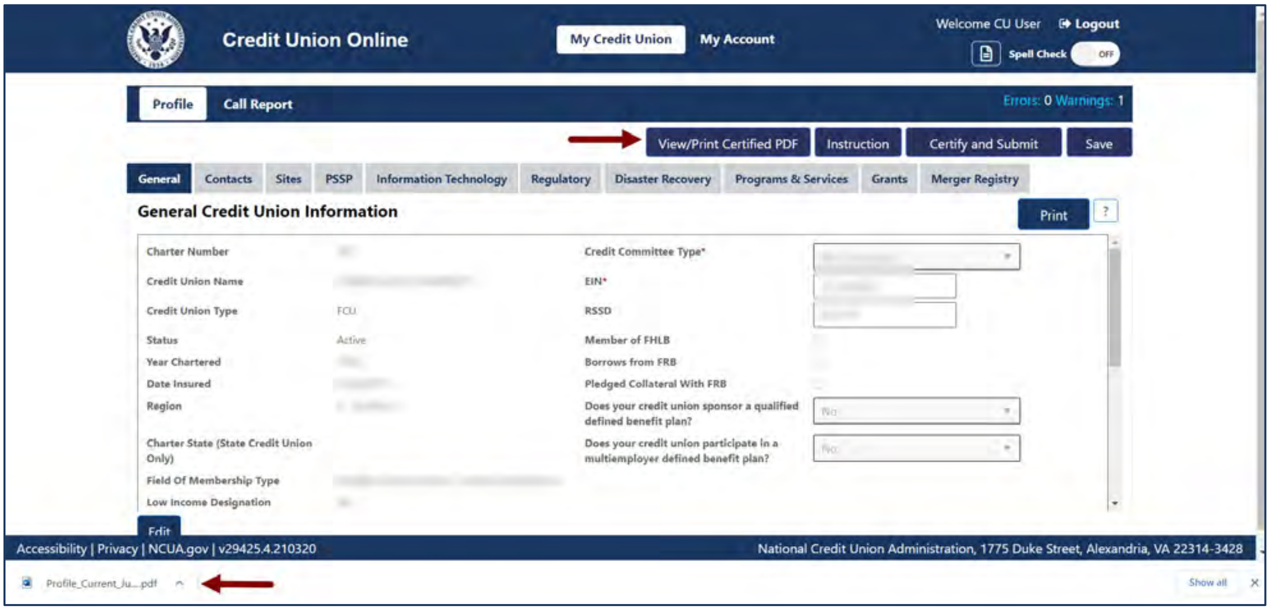

Figure 12 - "Profile" Tab "View/Print Certified PDF" Button and PDF Download

5300 CALL REPORT

On the first day of each Call Report cycle, all active credit unions will have a pending Call Report for that cycle. The first day of the Call Report cycle is the first day following the cycle end date (in other words, January 1st, April 1st, July 1st, and October 1st).

Note: Credit union administrators and users can either import data into the pending Call Report or begin entering data. See the Import Call Report Data section of this guide for more information about importing Call Report data.

This chapter addresses the following tasks associated with the Call Report:

- Call Report Tab
- Call Report Tips
- Completing a Call Report
- Submitting a Call Report
- Correcting Call Reports
- Downloading Call Report Information
- Printing Call Reports

Call Report Tab

This section addresses the following topics:

- Edit Third Party Assistance Information
- Call Report Status

Edit Third Party Assistance Information

Authorized users can edit a credit union's third-party assistance information, including Credit Union Administrators. To edit this information:

1. **Navigate** to the "Call Report" tab and **select** "Edit" at the top of the page under "Filing Information", as seen in *Figure 13 - Call Report Page Edit Filing Information*.

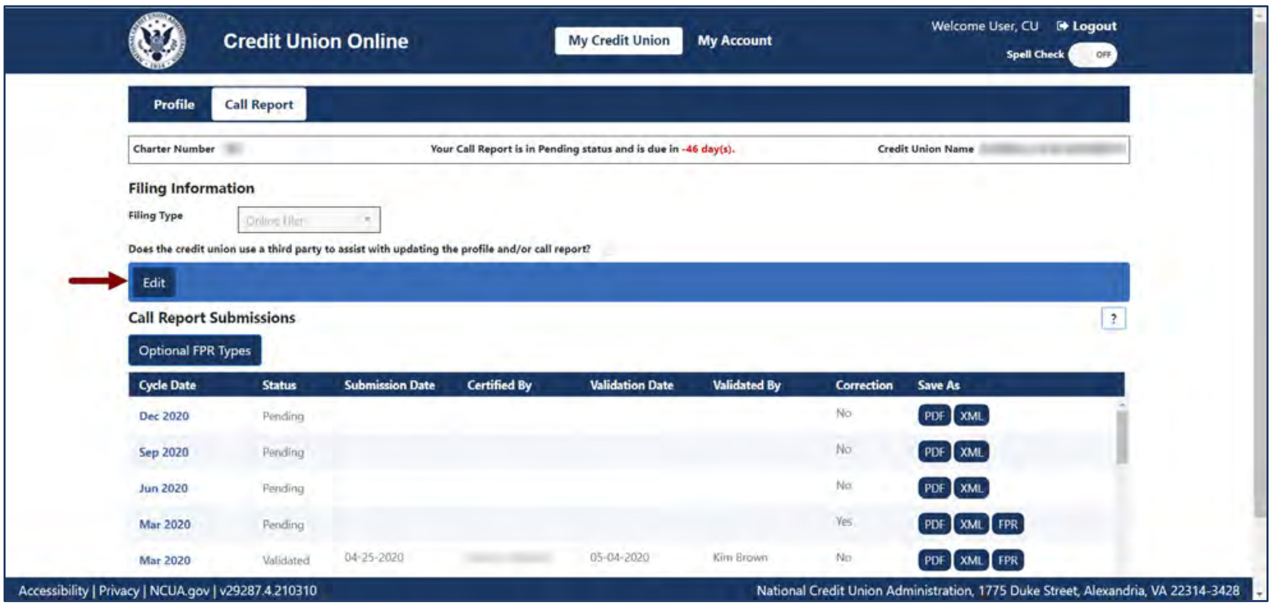

Figure 13 - Call Report Page Edit Filing Information

2. Check the box if the credit union uses a third party to assist with updating the Profile and/or Call Report and **select the** "OK" button to save changes as seen in *Figure 14 - Edit Filing Information Screen*.

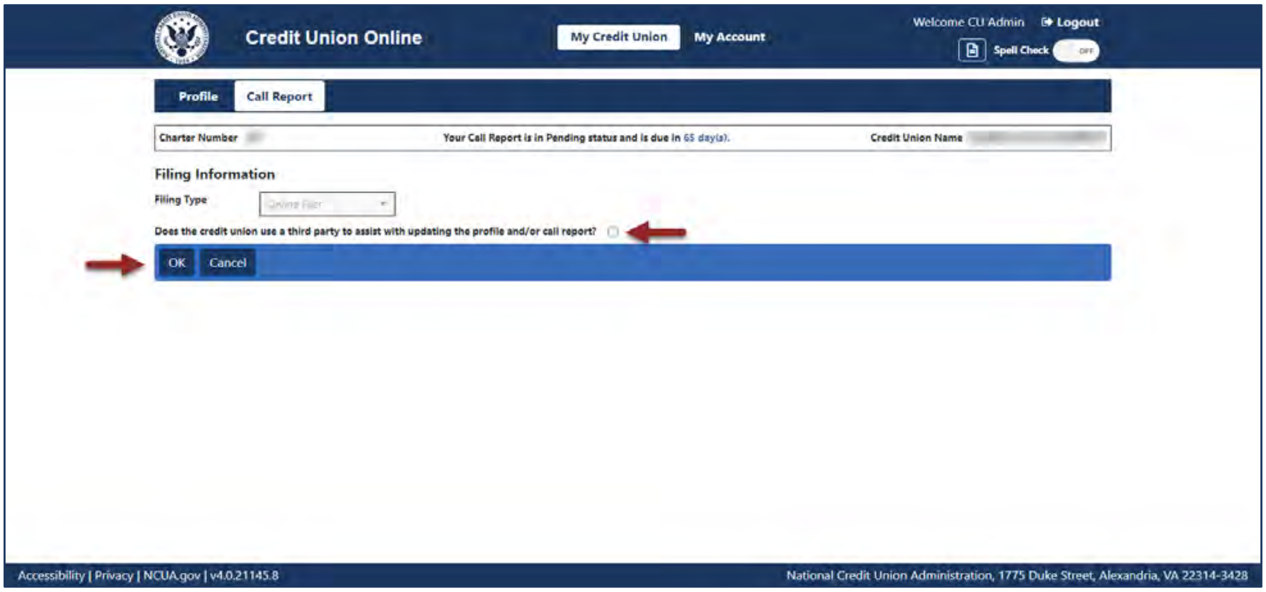

Figure 14 - Edit Filing Information Screen

Call Report Status

Pending: When the Call Report cycle begins all Call Reports will be in *Pending* status. If an active credit union does not have a Call Report in *Pending* status the credit union must Start a Call Report, which will be in *Pending* status. If a credit union is Correcting Call Reports, once the correction process begins the Call Report will be in *Pending* status. A Call Report must be in *Pending* or *Under Review* status to make changes.

Processing: When the credit union submits a Call Report, the submission status changes from *Pending* to *Processing*. If the Call Report status is *Processing*, the credit union sent the Call Report to the NCUA and it will be processed in the order received. Once the NCUA's systems process the Call Report, the status changes to *Submitted* and the Call Report Contact(s) for the credit union and the assigned examiner(s) will receive the FPR via email.

A similar process is in place when the regulator validates a Call Report. Once the regulator locks the Call Report and clicks "Validate," the Call Report status changes to *Processing*. Once the NCUA's systems process the Call Report, the status will change to *Validated*.

Submitted: *Submitted* Call Reports are ready for review and validation. An examiner or credit union can "Unsubmit" the Call Report to make changes. When the credit union clicks "Unsubmit" in CUOnline, the Call Report goes back to *Pending* status. All Call Reports in *Submitted* status at 10:00:01 PM and 12:00:01 AM Eastern time will be automatically validated.

Under Review: The regulator locked the Call Report for review and validation. When a user locks a Call Report, credit unions cannot make any changes to it. Users can "unlock" a Call Report by clicking the "Unlock" button. When this occurs, the status changes to *Submitted* and the credit union can *Unsubmit* the Call Report to make changes.

Validated: The regulator verified the Call Report. Users can correct a validated Call Report, but users cannot delete it from the system. Once a Call Report is validated, it is available to the public.

Call Report Tips

- A Call Report must be in *Pending* or *Under Review* status to add or correct data.
- In CUOnline, all Call Report fields must have a value, even if that value is zero.
- The system will mask all monetary and integer fields to separate the thousands (for example, 1,000).
- Use Control + F to find account codes. Once found, the account code font will be blue.
- Users may hover over an account code to see account level context-sensitive help.
- Only enter decimal places when entering interest rates, risk weights, and Credit Equivalent Risk Weight Allocations on the Call Report.
- Account codes that have triggered errors and warnings are denoted in purple.
- To view any errors, and warnings, select the "Errors", "Historical Errors" or "Warnings/Historical Warnings" links at the top of the page. The errors and warnings refresh during data entry. As data is entered, the number of errors and warnings will fluctuate.
- Account 719 – Allowance for Loan and Lease Losses or Account AS0048 – Allowance for Credit Losses – when adding an entry for this field; enter it as a positive number if it has a credit balance on the balance sheet. For example, enter 10000 in CUOnline if the value on the credit union's balance sheet is -10,000.
- Account 119 – Less Interest Refund – when adding an entry for this field; enter it as a positive number if it has a credit balance on the balance sheet. For example, enter 10000 in CUOnline if the value on the credit union's balance sheet is -$10,000.

Complete a 5300 Call Report

On the first day of each Call Report cycle, all active credit unions have a pending Call Report for that cycle. The first day of the Call Report cycle is the first day following the cycle end date (in other words, January 1st, April 1st, July 1st, and October 1st). This section covers the following topics:

- Enter 5300 Call Report Data
- Import Call Report Data

Enter 5300 Call Report Data

To begin entering Call Report data, follow the steps below. Users also have the option of importing Call Report data via XML, if preferred. Use the *Import Call Report Data* section of this document for guidance.

1. **Navigate** to the “Call Report” tab and **select** the cycle date to be modified, as seen in *Figure 15 - Call Report Submissions Page*.

Note: To edit a Call Report, it must be in *Pending* status.

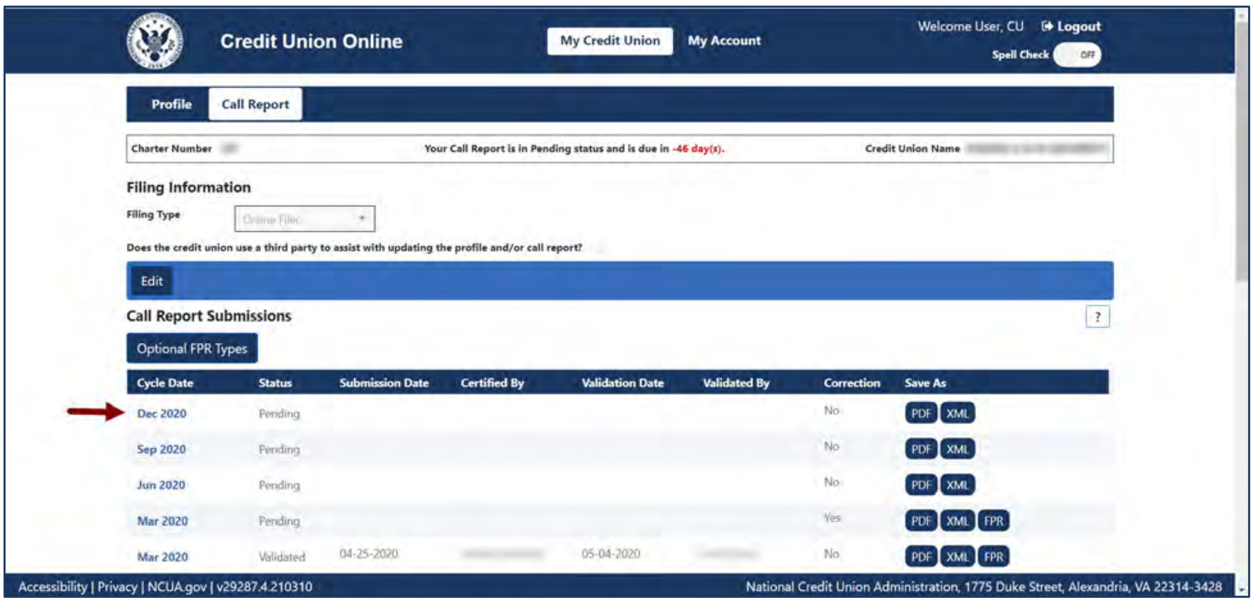

Figure 15 - Call Report Submissions Page

2. **Select** the page number to be modified, as seen in *Figure 16 - Call Report Detail Page*

Note: The page numbers across the top of the “Call Report Detail” page are links to each individual page of the Call Report.

An *orange* highlight on the page number identifies pages of the Call Report that have Call Report errors. Page numbers are highlighted in *blue* to indicate the page the user is editing or viewing. For example, *Figure 16 - Call Report Detail Page*, indicates that the user is on page 3 and that there are errors on page 2, 4, and 7 of the Call Report.

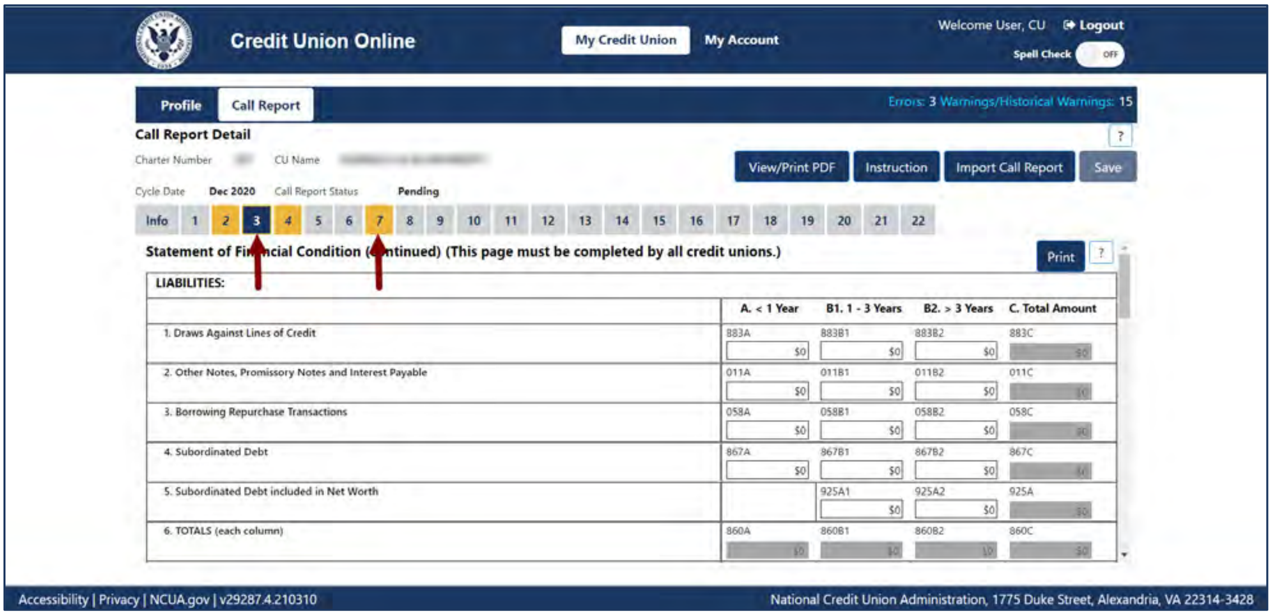

Figure 16 - Call Report Detail Page

3. After entering all Call Report information across all Call Report pages, **select** the “Errors”, "Historical Errors", or “Warnings/Historical Warnings” links at the top of the page, as seen in *Figure 17 - Call Report Page Errors and Warnings Links*.

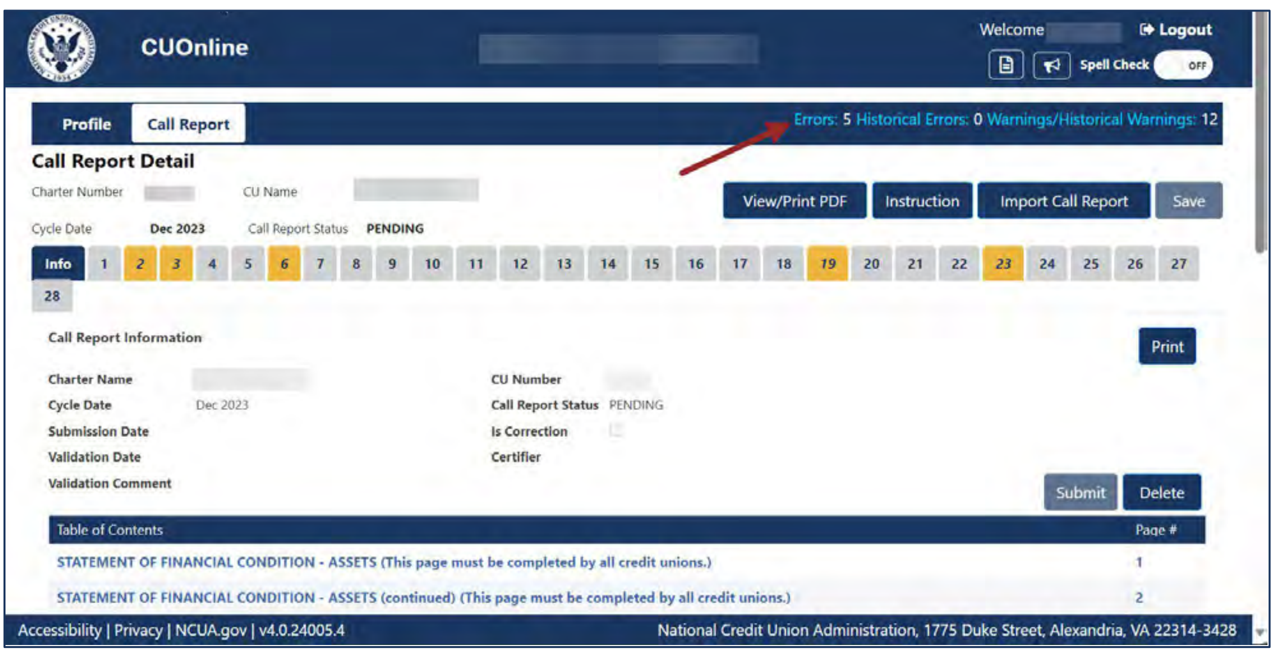

Figure 17 - Call Report Page Errors and Warnings Links

4. A Validation Results window will open listing all errors and warnings, as seen in *Figure 18 - Call Report Errors and Warnings Validation Results*. **Correct** all errors and **enter** comments for warnings.

- **Errors:** The Errors Tab displays a count and detailed explanation of any errors that triggered during data entry. The orange highlighting on the Call Report Detail page navigation bar also identifies the page(s) that have errors. Users can click on the referenced page to go directly to the page with errors. **Users cannot successfully submit the Call Report until all errors are corrected.**
- **Historical Errors:** The Historical Errors tab displays a count and detailed explanation of any historical errors that triggered during data entry. Review and correct the historical errors. **Users cannot successfully submit the Call Report until all historical errors are corrected.**
- **Warnings:** The Warnings Tab displays the count and detailed explanation of any warnings that triggered during data entry. Review the warnings and make any necessary corrections. Delete, copy, paste and backspace can all be used when responding to warnings. Users can click on the referenced page to go directly to the page with errors. **Users must provide a comment for all warnings to submit the Call Report.**
- **Historical Warnings:** The Historical Warnings tab displays the count and detailed explanation of any historical warnings that triggered during data entry. Review the historical warnings and make any necessary corrections. Delete, copy, paste, and backspace can all be used when responding to historical warnings.

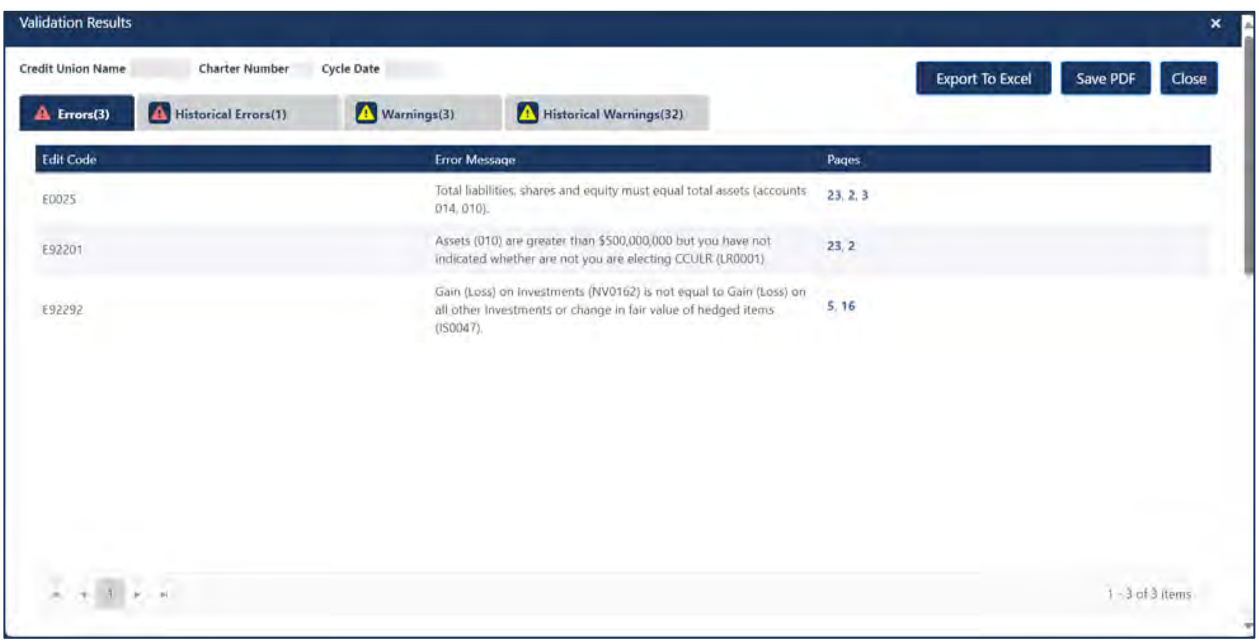

Figure 18 - Call Report Errors and Warnings Validation Results

Import Call Report Data

The NCUA provides a schema for vendors and credit unions to develop software to import Call Report data into CUOnline each cycle. The NCUA posts this information on the CUOnline webpage at www.NCUA.gov. An XML file can be imported into CUOnline for *Pending* Call Reports only. Whenever data is imported, all account values in the XML file will overwrite the corresponding values in the *Pending* Call Report. For example, if the XML file only contains ten account codes, CUOnline will only overwrite these ten accounts in the pending Call Report. Accounts other than the ten in the XML file will be changed back to 0.

Additionally, CUOnline permits users to correct a previously imported file with a new one. Users can still edit the *Pending* Call Report after importing a file and are responsible for ensuring the data is accurate.

Credit unions may also import a file for a Call Report correction. The Call Report must be in *Pending* status. See the Correcting Call Reports section for details.

To import a Call Report XML file:

1. **Navigate** to the "Call Report" tab and **select** the cycle date for importing data, as seen in *Figure 19 - "Call Report" Tab Record Selection to Import Data*.

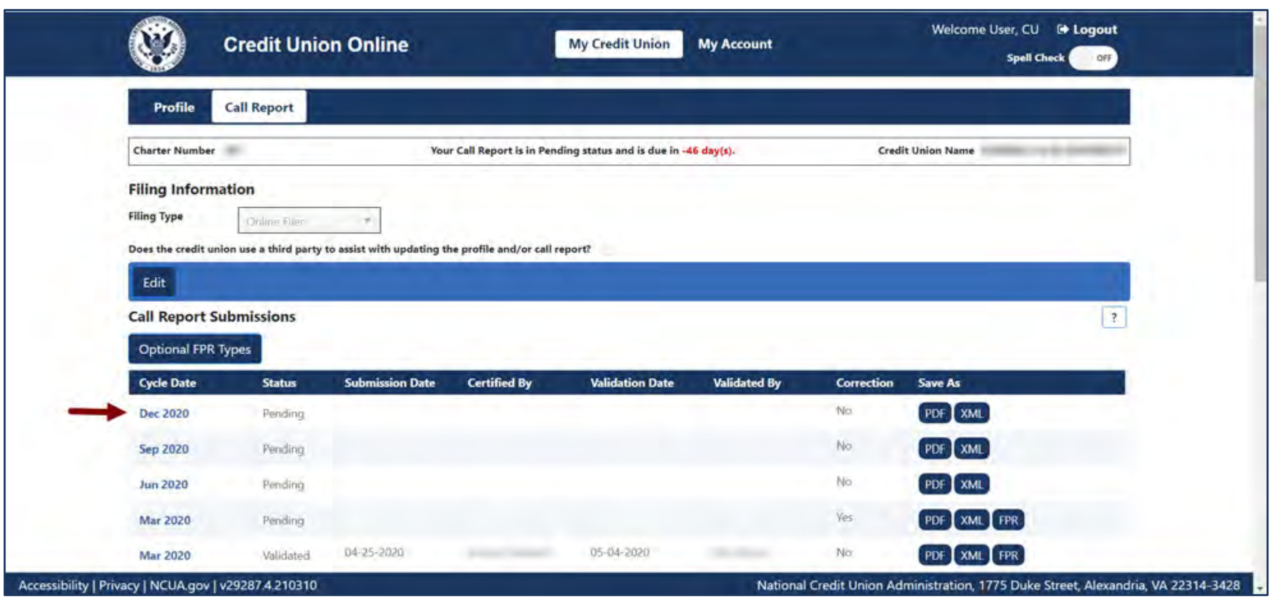

Figure 19 - "Call Report" Tab Record Selection to Import Data

2. **Select** the "Import Call Report" button on any of the Call Report Detail screens, as seen in *Figure 20 - "Import Call Report" Button*.

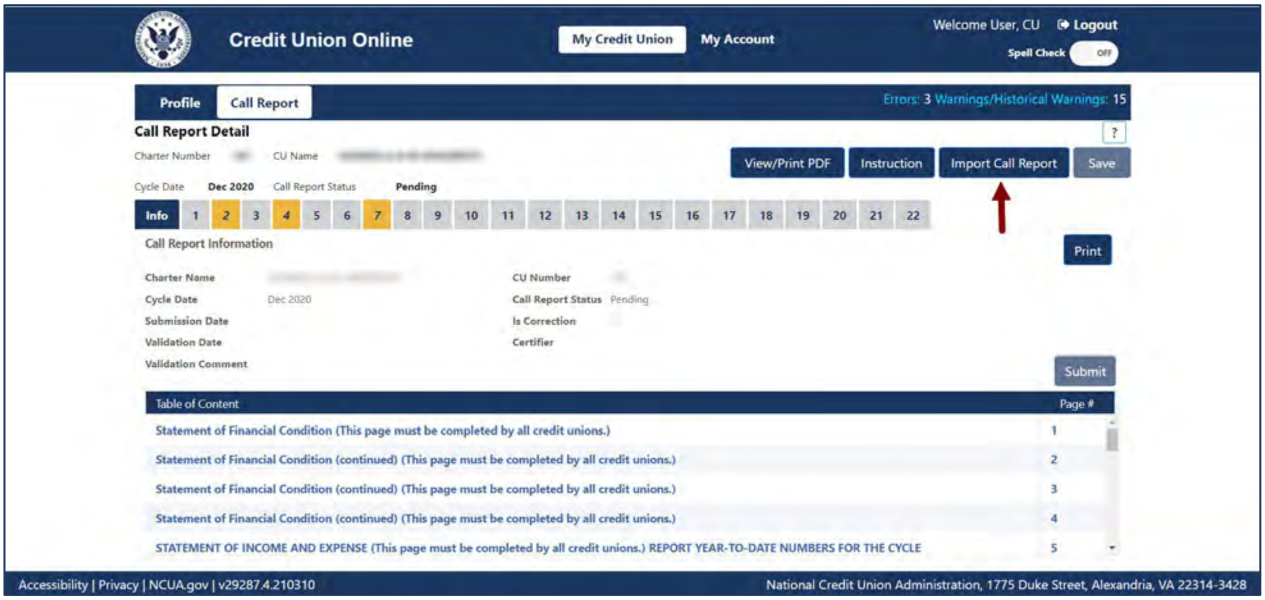

Figure 20 - "Import Call Report" Button

3. Browse for the file and **select** the "Save" button, as seen in *Figure 21 - "Call Report Information" Import File Page*.

Note: Once the file has been imported, verify all data imported correctly. Users are still responsible for correcting errors, commenting on all warnings, and submitting the Call Report.

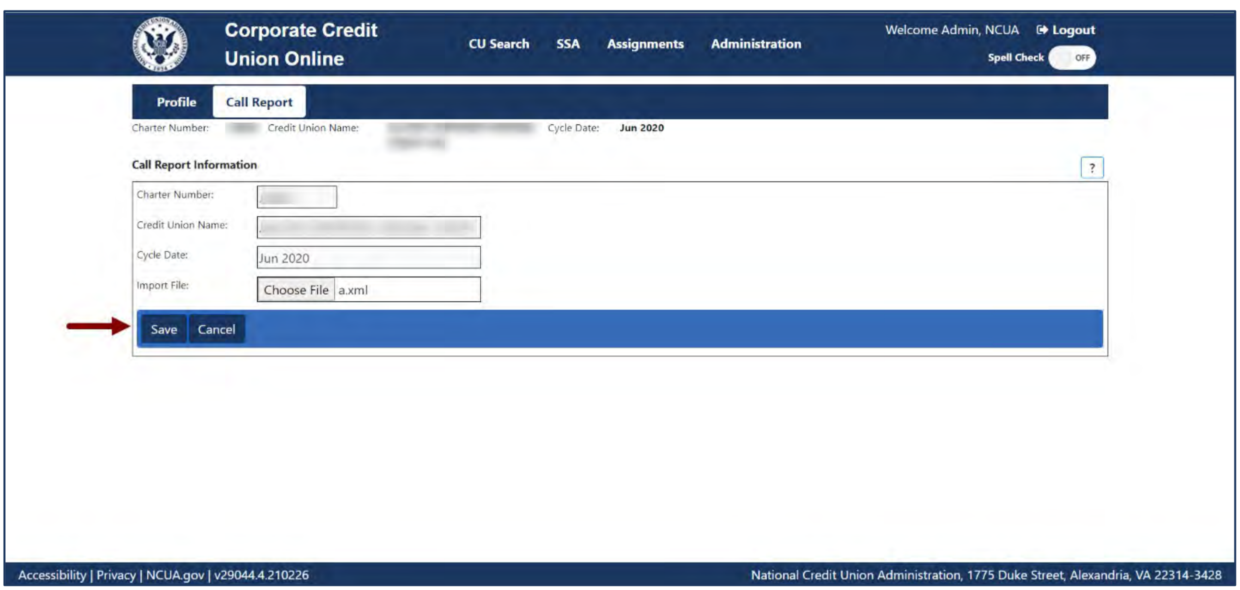

Figure 21 - "Call Report Information" Import File Page

Submit a Call Report

After entering or importing all relevant data in each of the applicable Call Report pages, correcting any errors, and commenting on all warnings, users may submit the Call Report.

Follow these steps to submit the Call Report:

1. **Select** the Call Report Cycle to be submitted, as seen in *Figure 22 - Select Call Report to Submit*.

> Note: The Call Report must be in *Pending* status and must be free of errors before submitting, as seen in *Submit a Call Report.*

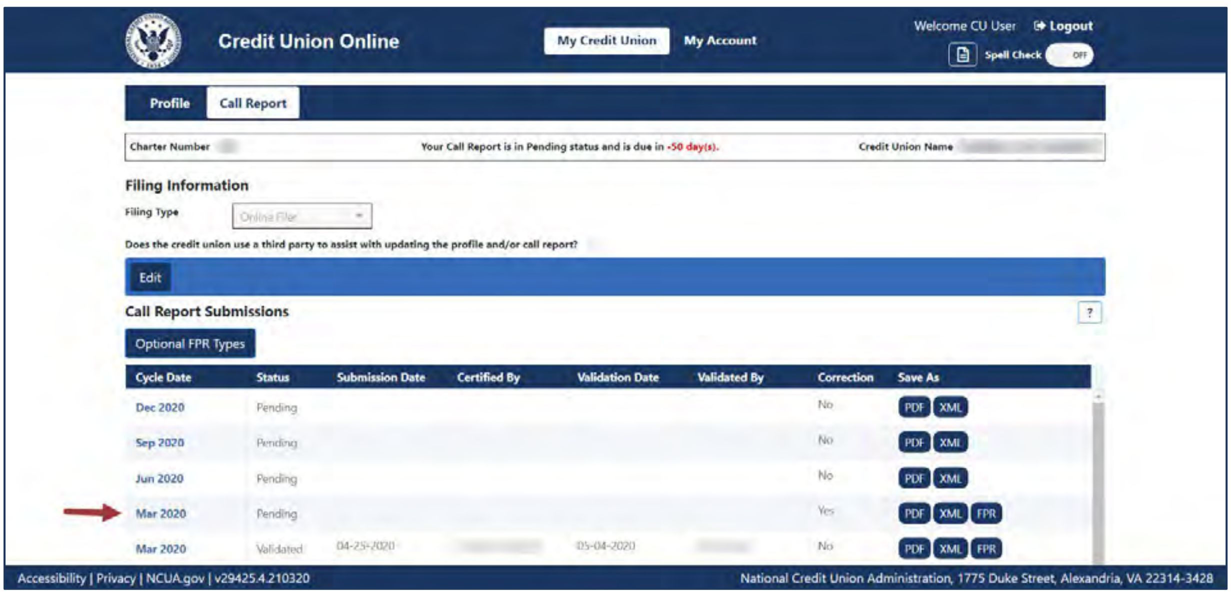

Figure 22 - Select Call Report to Submit

2. **Select** the “Submit” button, as seen in *Figure 23 - Call Report Page Submit Button*.

> Note: If the submit button is not active, there are errors in the Call Report, comments have not been provided on all warnings, or the Profile has not been saved and certified. These issues must be addressed before continuing to the next step.

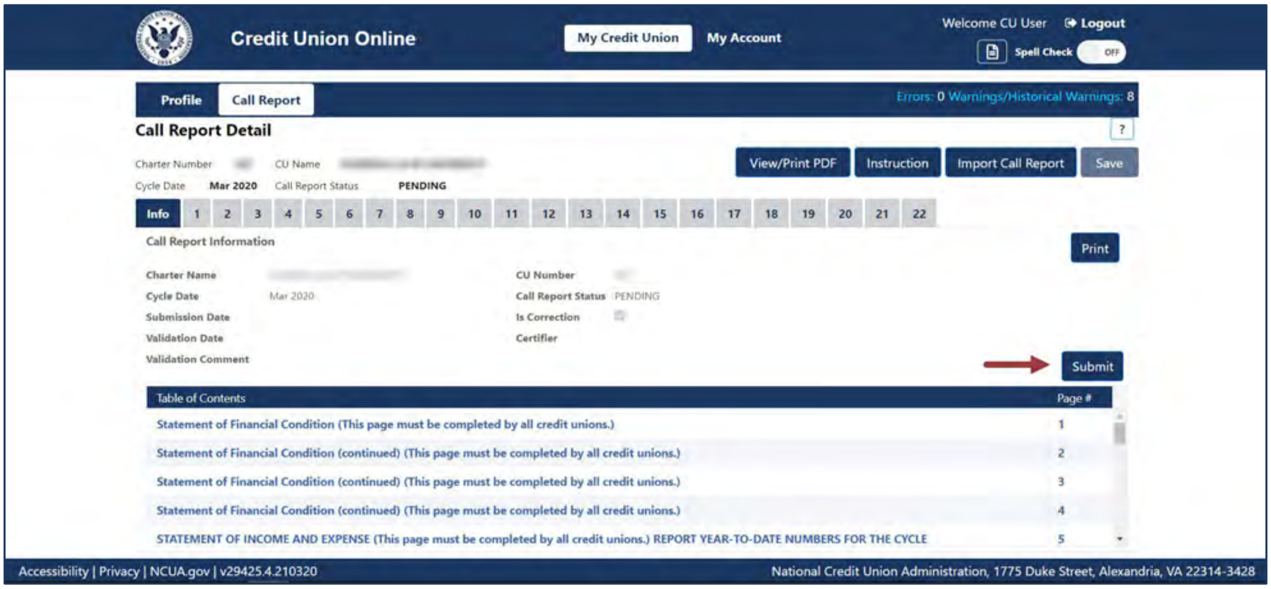

Figure 23 - Call Report Page Submit Button

3. **Complete** the Submit Call Report screen and **select** the Submit button, as seen in *Figure 24 - Submit Call Report Screen*.

Note: The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.

When a user submits the Call Report, the Submission Status changes from *Pending* to *Processing*. If the Call Report status is *Processing*, the Call Report has been sent to the NCUA and we will process it in the order received. Once the NCUA's systems process the Call Report, the status will change to *Submitted* and the Call Report contact(s) for the credit union and the assigned examiner(s) will receive the FPR by email.

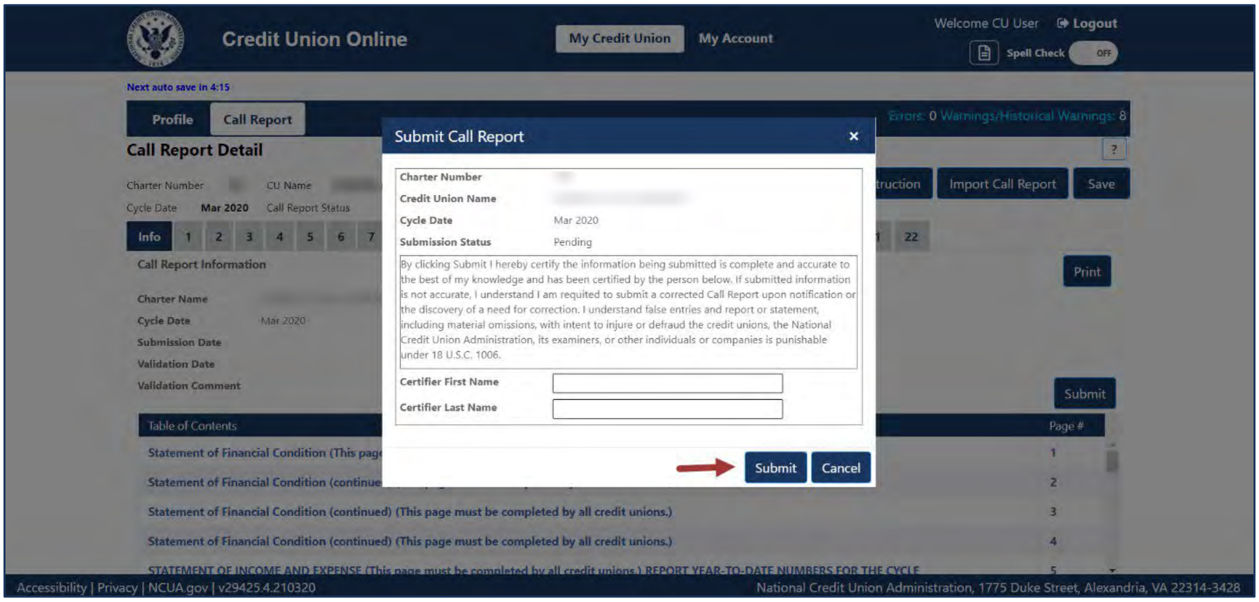

Figure 24 - Submit Call Report Screen

4. Upon successful submission, a “Call Report Submission Confirmation” pop-up will appear. See *Figure 25 - Call Report Submission Confirmation Pop-up*.

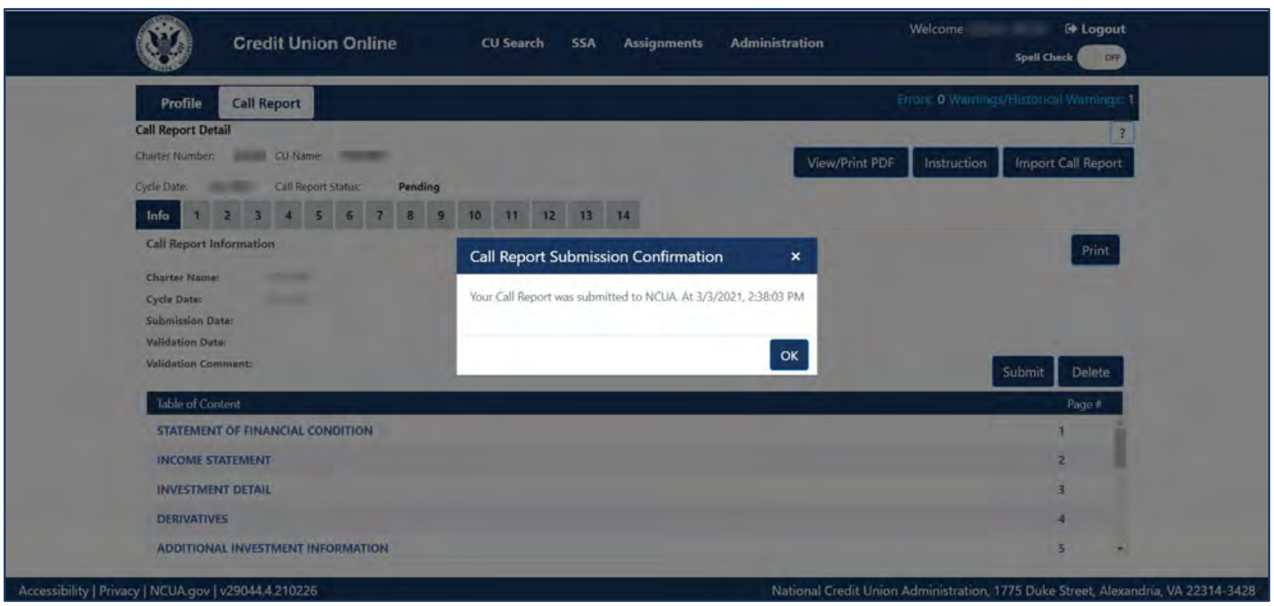

Figure 25 - Call Report Submission Confirmation Pop-up

Correcting Call Reports

FICUs must submit a corrected Call Report upon discovery or notification of the need for a change. Users can make corrections on up to four years of previous Call Report cycles within CUOnline. In the event of a need to correct a Call Report that is not editable in CUOnline, users will contact their assigned NCUA Examiner or State Regulator. The process for correcting validated or submitted Call Reports is described below.

Note: If the status of the Call Report is *Under Review*, the regulator is reviewing the Call Report to validate it. Users cannot make a Call Report correction when it has a status of *Under Review*.

Correcting Not Validated, Status is *Submitted* Call Reports

Follow these steps to correct a Call Report that has not been validated when the Call Report is in Submitted status.

1. **Select** the "Call Report" tab and **select** the cycle date of the relevant Call Report, as seen in *Figure 26 - "Call Report" Tab Not Validated, Submitted Record*.

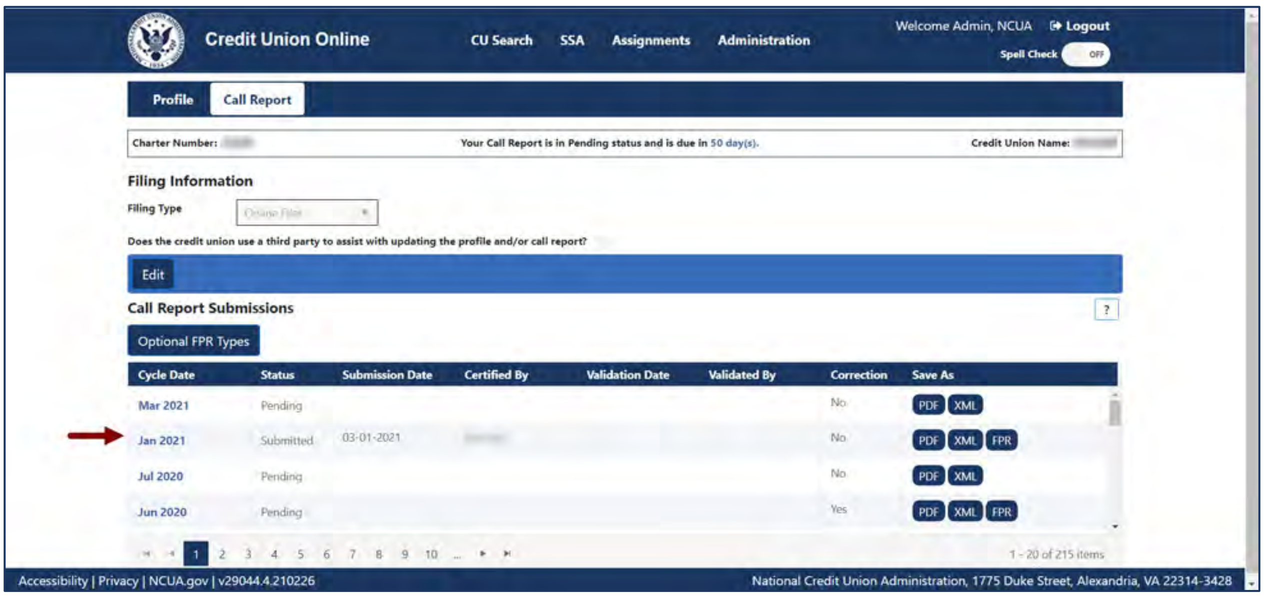

Figure 26 - "Call Report" Tab Not Validated, Submitted Record

2. **Select** the "Unsubmit" button on any Call Report Detail page, as seen in *Figure 27 - "Unsubmit" Call Report Button*.

Note: The Call Report status changes from *Submitted* to *Pending* once the "Unsubmit" button is selected. A Call Report must be in *Pending* status to make necessary corrections. If corrections are no longer required after switching the Call Report to *Pending* status, users must select the "Submit" button again to change the Call Report back to *Submitted* status. This will not delete any validated Call Reports.

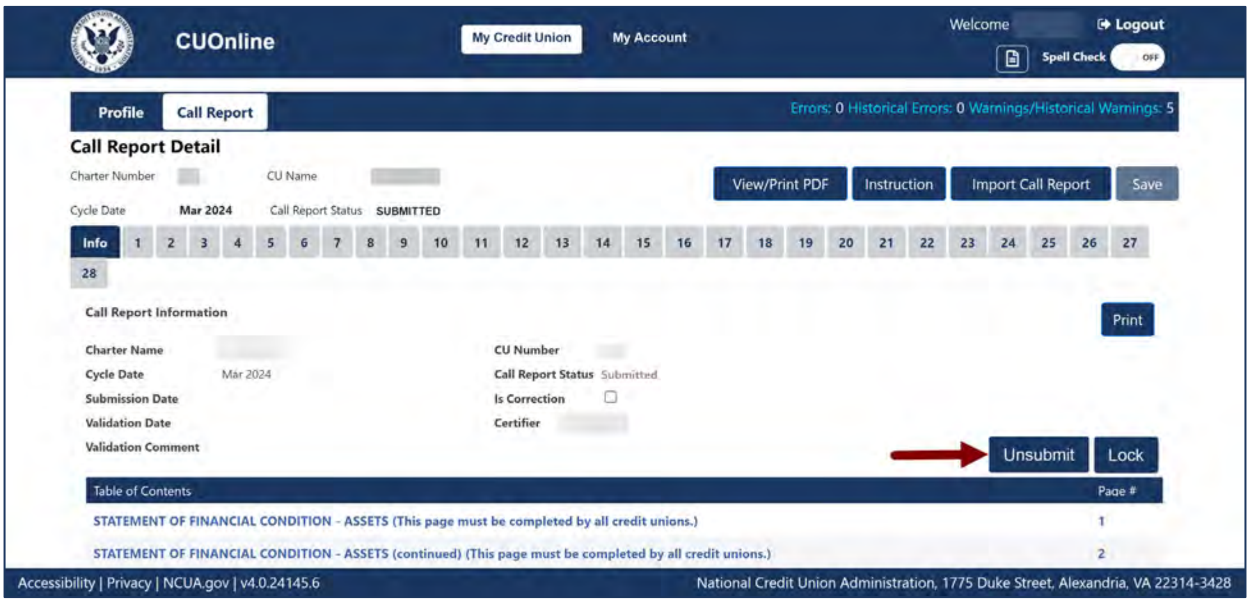

Figure 27 - "Unsubmit" Call Report Button

3. Correct any errors and provide a comment on any warnings by selecting the "Errors", "Historical Errors", or "Warnings" links, as seen in *Figure 28 - Call Report Errors and Warnings Table*. **Select** "Save" to save changes.

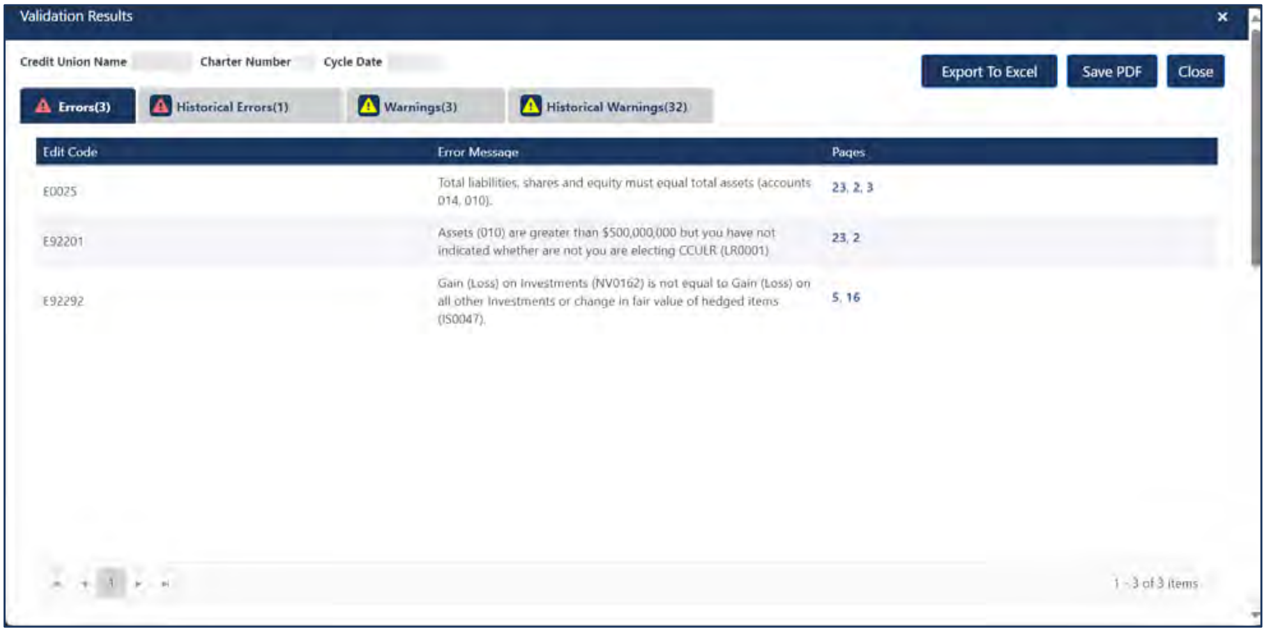

Figure 28 - Call Report Errors and Warnings Table

4. **Select** “Submit” to re-submit the Call Report, as seen in *Figure 29 - "Call Report" Page Submit Call Report*. Reference the Submit a Call Report section for more information.

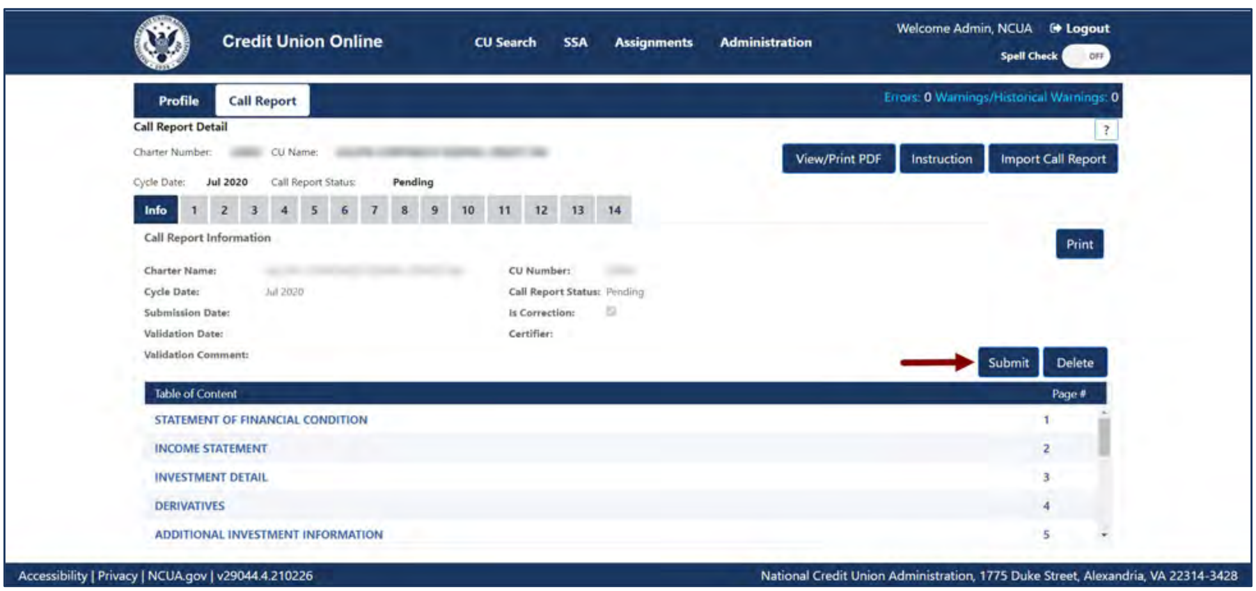

Figure 29 - "Call Report" Page Submit Call Report

5. **Confirm** the Call Report was re-submitted, as seen in *Figure 30 - “Call Report Submission Confirmation” Pop-up*.

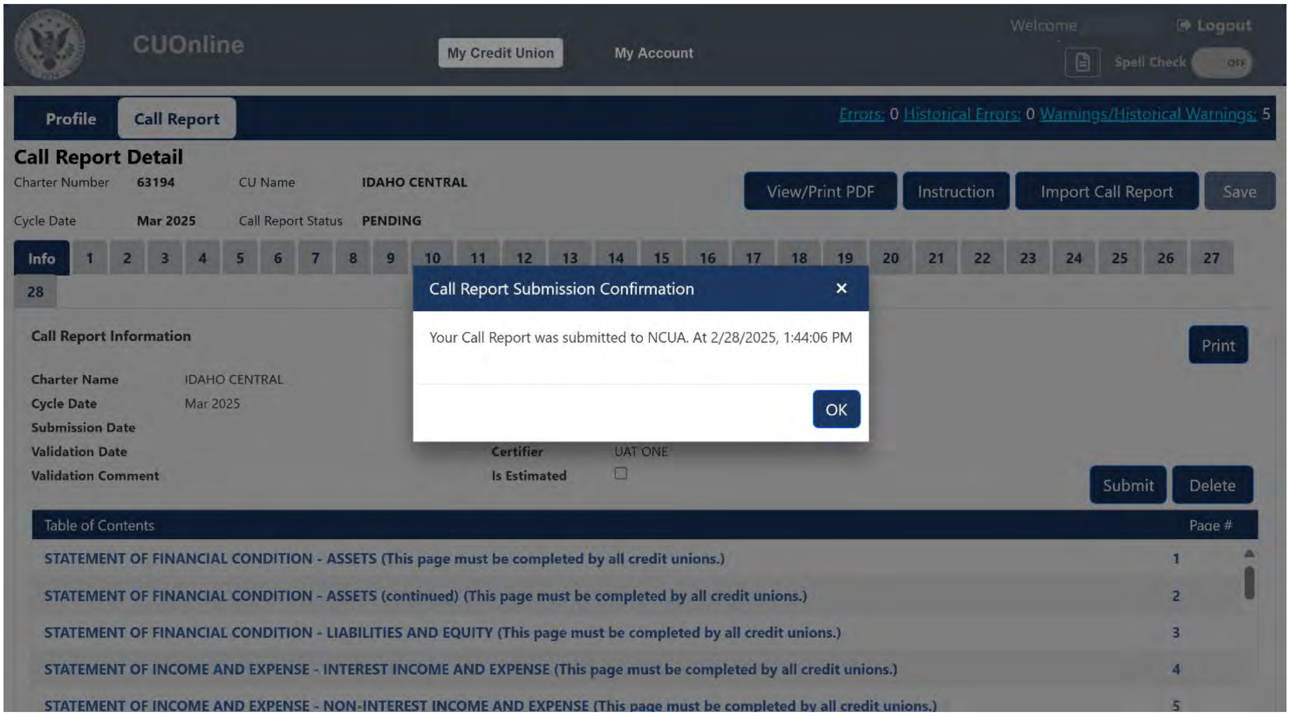

Figure 30 - "Call Report Submission Confirmation" Pop-up

Correcting Validated Call Reports

Follow these steps to correct a validated Call Report:

1. **Select** the "Call Report" tab and **select** the cycle date of the relevant Call Report to be corrected, as seen in *Figure 31 - "Call Report Submissions" Page*.

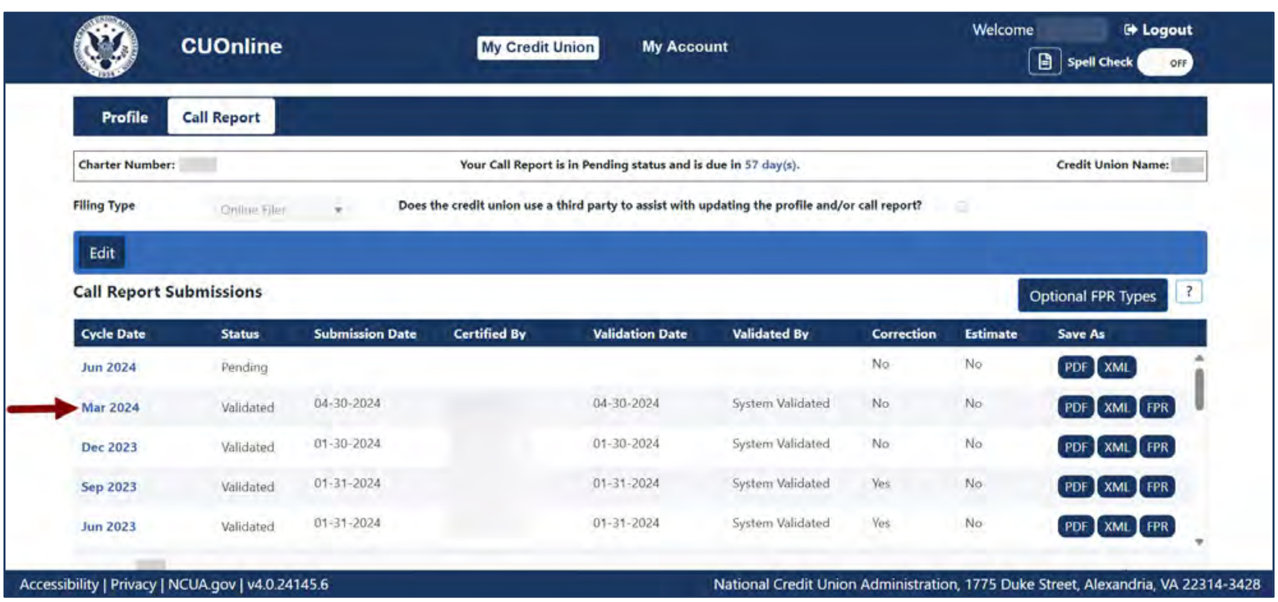

Figure 31 - "Call Report Submissions" Page

2. **Select** the “Correct” button, as seen in *Figure 32 - “Correct” Call Report Button*.

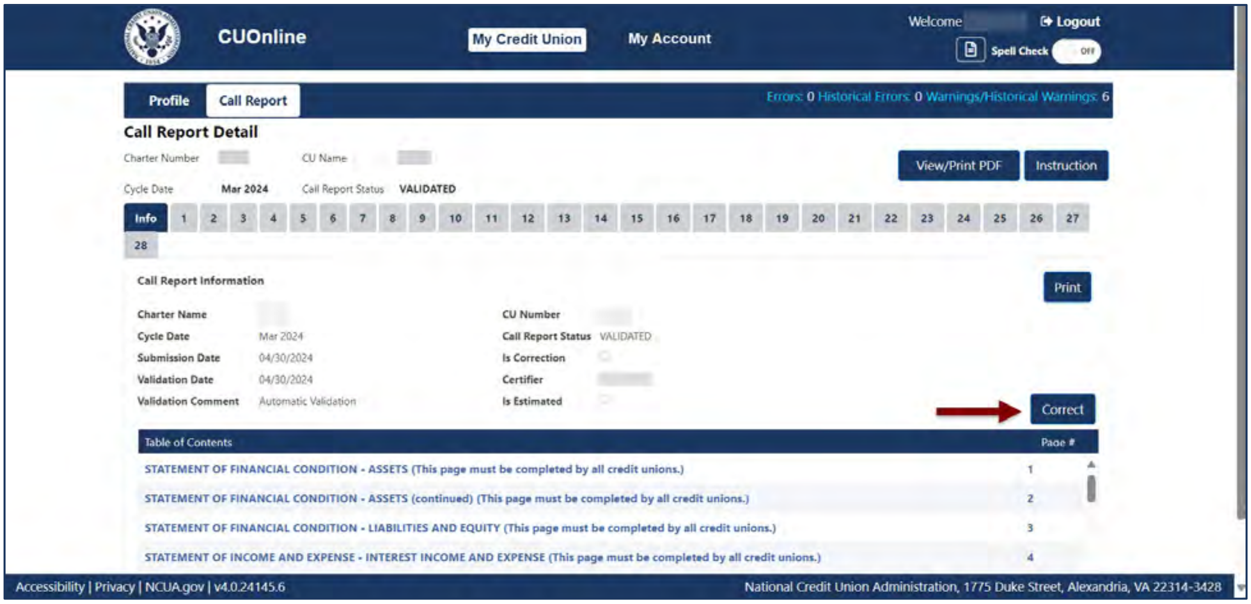

Figure 32 - “Correct” Call Report Button

3. The Call Report status will change from *Validated* to *Pending*, as seen in *Figure 33 - Two Status' for One Call Report (Pending & Validated)*.

Note: Users may notice there are two Call Reports listed for that cycle on the Main Call Report page – one will have a status of *Pending* and one will have a status of *Validated*, as seen in *Figure 33 - Two Status' for One Call Report (Pending & Validated)*. Once the assigned regulator validates the corrected Call Report, it will replace the previously validated Call Report.

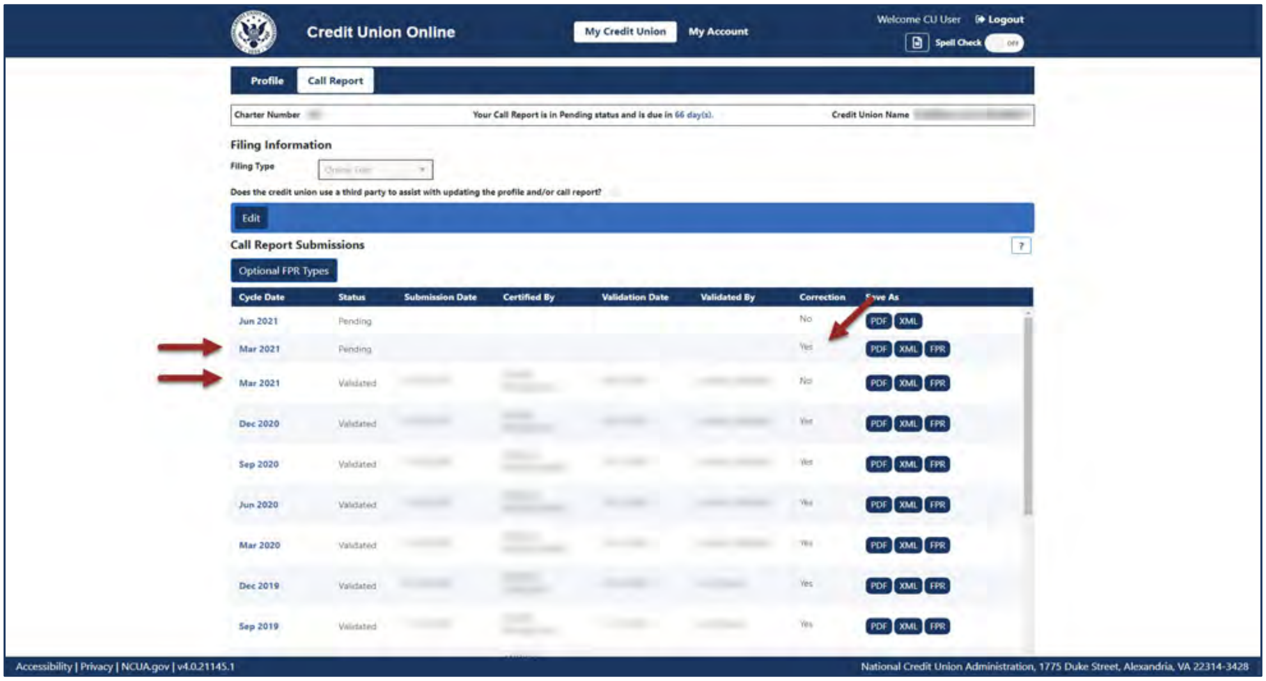

Figure 33 - Two Status' for One Call Report (Pending & Validated)

4. Make any necessary corrections. If it is determined that corrections are no longer required after switching the Call Report to Pending status, users must select "Delete" on the "View Call Reports" screen to remove the pending Call Report, as seen in *Figure 34 - "Delete" Pending Call Report*. This action can only be performed by a Credit Union Administrator.

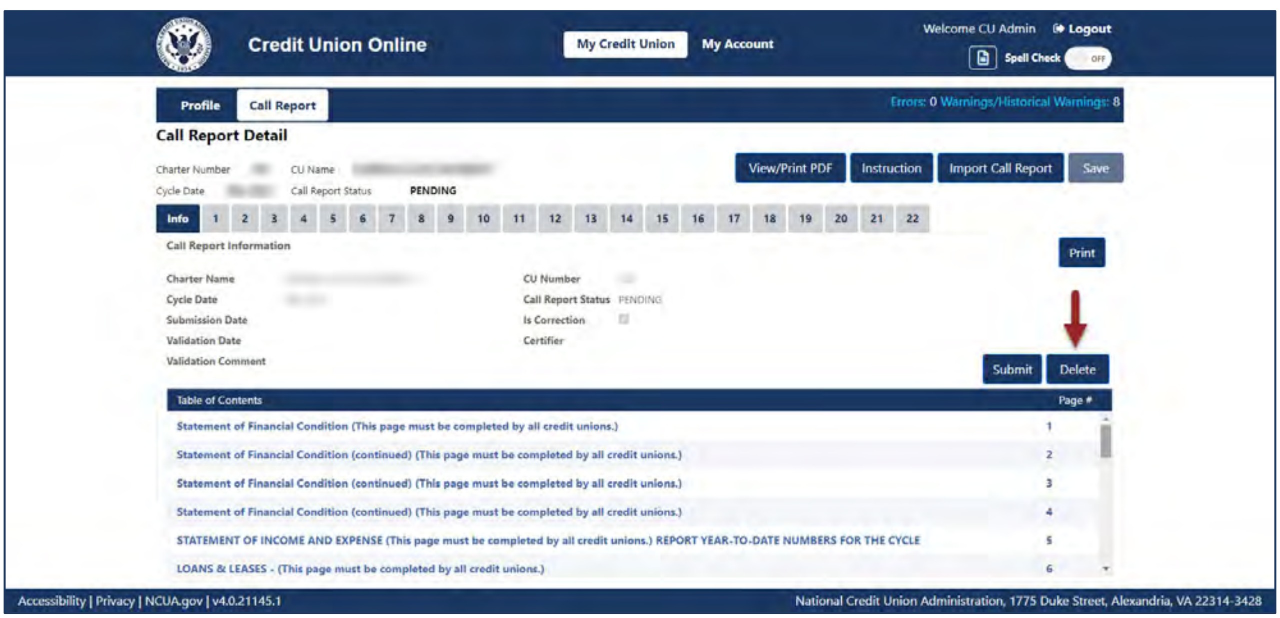

Figure 34 - "Delete" Pending Call Report

5. Correct any errors identified in the "Errors", "Historical Errors", or "Warnings."

Once complete, submit the Call Report. Once complete, submit the Call Report. Refer to the Submit a Call Report section for more information.

Downloading Call Report Information

Users can download an XML file for a credit union containing all Call Report data for one cycle.

Note: Only Credit Union administrators and users can download Call Report XML data.

1. **Select** the "Call Report" page for the selected credit union.
2. **Select** the "XML" button next to the cycle date of the Call Report to download, as seen in *Figure 35 - "Call Report" Tab "XML" Button*. Based on the web browser used to access CUOnline, a window will open prompting users to open, save, or cancel the XML download.

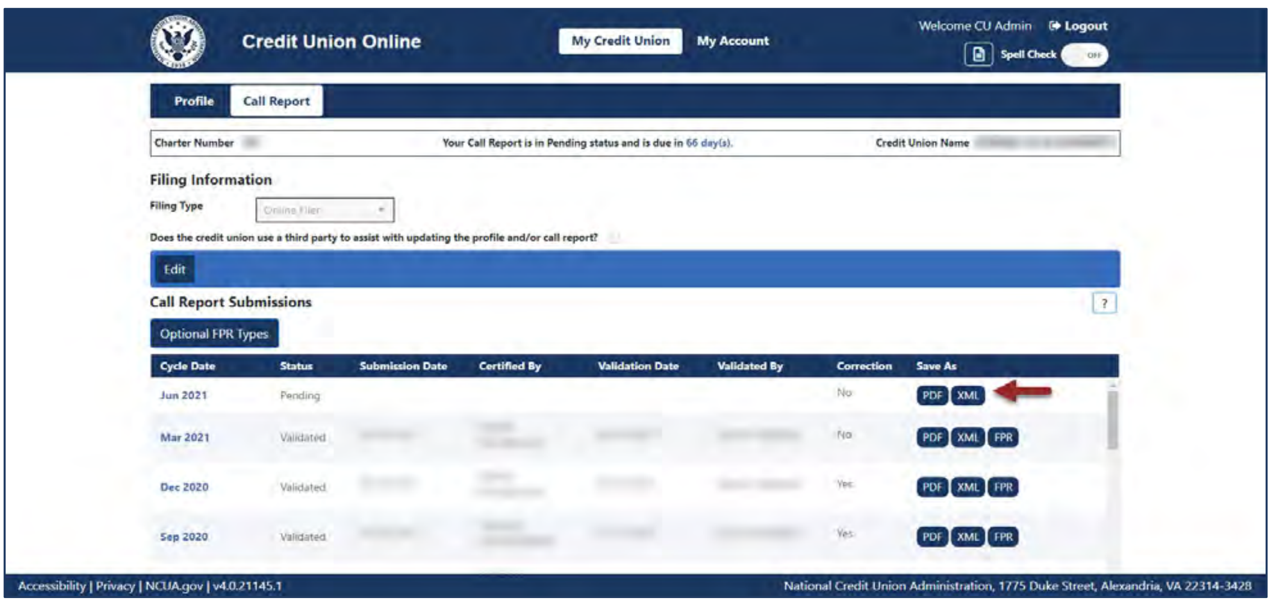

Figure 35 - "Call Report" Tab "XML" Button

Printing Call Reports

The Call Report can be printed to PDF from two different locations in CUOnline. This section covers the following topics:

- Print Call Report PDF from the Call Report Page
- Print Call Report PDF from the Call Report Details Page

- Print Individual Call Report Pages

Print Call Report PDF from the Call Report Page

The Call Report can be printed from the Call Report Page by following the instructions listed below:

1. **Navigate** to the Call Report page by **selecting** the Call Report tab, after selecting a specific credit union.
2. **Select** the “PDF” button for the desired cycle date on the Call Report list page to print to PDF, as seen in *Figure 36 - "Call Report Page" PDF*. Depending on the user’s individual web browser settings, the browser will prompt the user to save or download the selected file to the user’s computer.

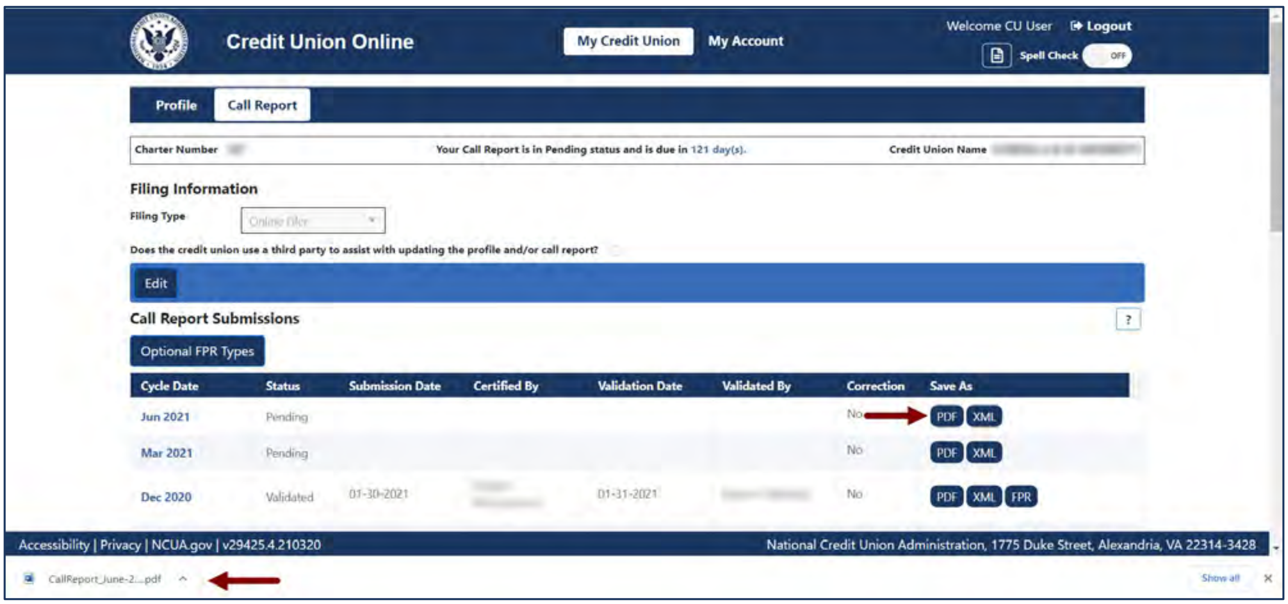

Figure 36 - "Call Report Page" PDF

Print Call Report PDF from the Call Report Details Pages

The Call Report can also be printed from any of the Call Report details pages. Please follow the instructions below:

1. **Navigate** to any Call Report details page, by **selecting** the cycle date for a specific Call Report from the Call Report page.
2. **Select** the “View/Print PDF” button in the banner on any of the Call Report Details pages as seen in *Figure 37 - "Call Report Details Page" "View/Print PDF" Button*. Depending on the user’s individual web browser settings, the browser will prompt the user to save or download the selected file to the user’s computer.

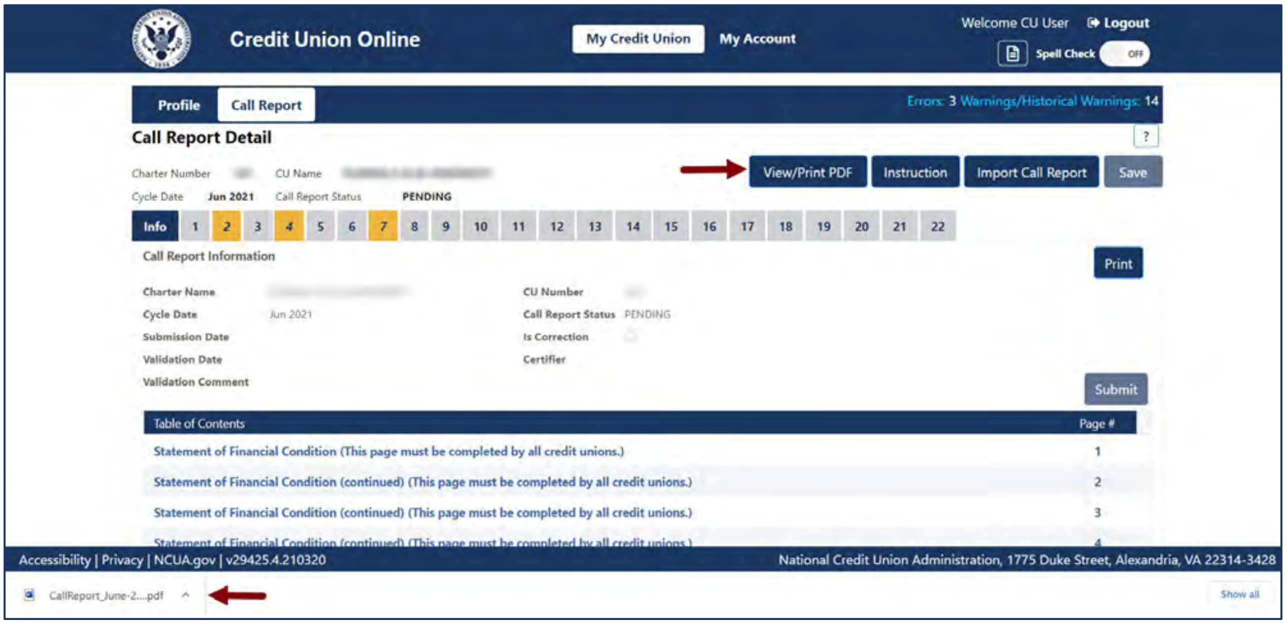

Figure 37 - "Call Report Details Page" "View/Print PDF" Button

Print Individual Call Report Pages

Each page of the Call Report can be printed as a stand-alone document by following the instructions below:

1. **Navigate** to the Call Report page to be printed.
2. **Select** the “Print” button at the top of the page, as seen in *Figure 38 - “Print” Button on Individual Call Report Pages*.

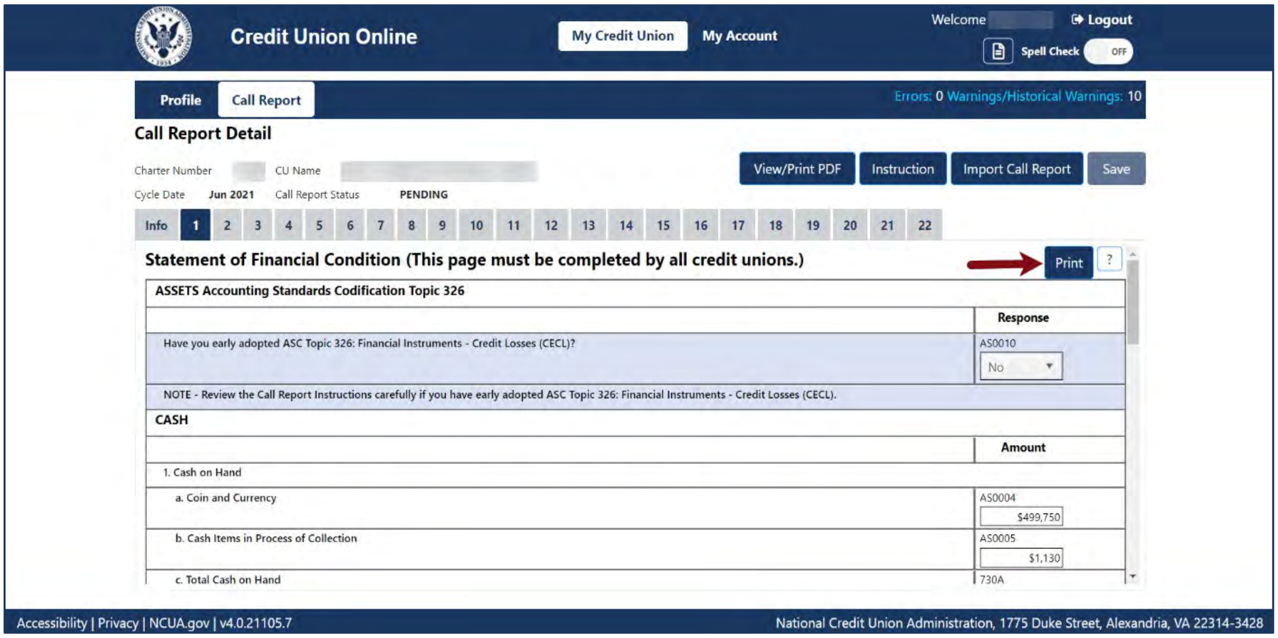

Figure 38 - “Print” Button on Individual Call Report Pages

3. **Select** the “Printer” icon to print the page or **select** the “Close” button to close the print screen, as seen in *Figure 39 - “Printer” Icon on the Printer Ready Screen*.

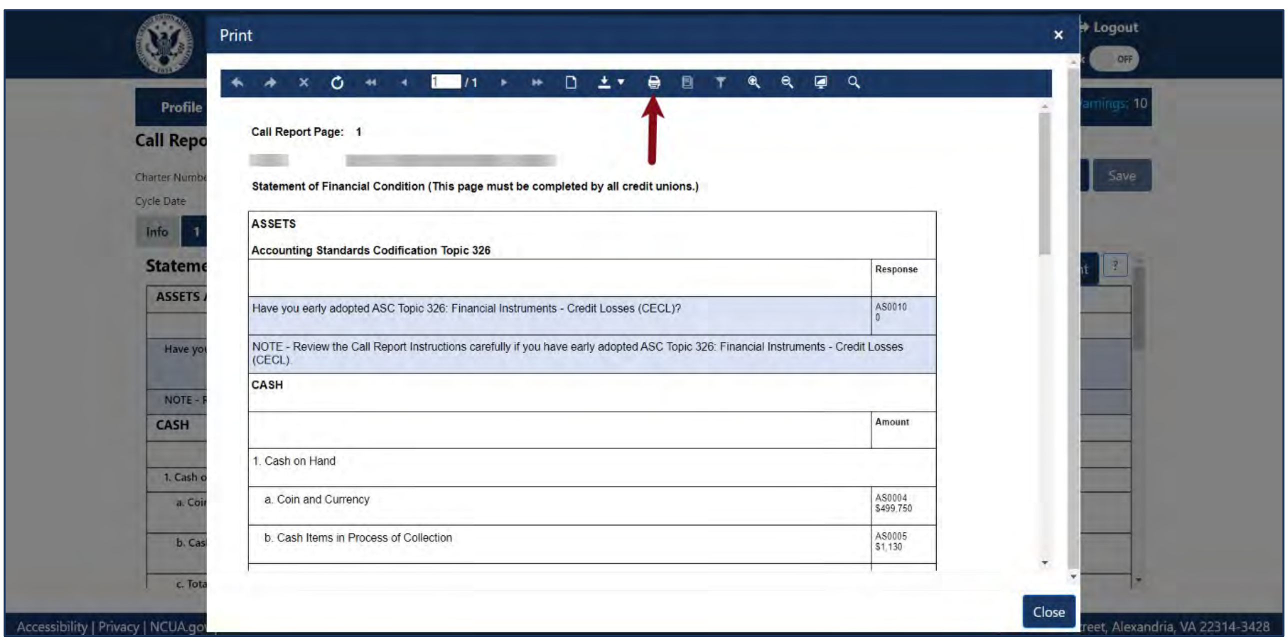

Figure 39 - “Printer” Icon on the Printer Ready Screen

PASSWORD AND COMPUTER SECURITY BEST PRACTICES

Below are some basic security tips for using CUOnline to input Call Report and Profile data. Users are responsible for the security of their computer and their network.

NCUA Connect Password Help Tips

NCUA Connect password requirements:

1. At least 12 characters
2. An uppercase letter and a lowercase letter
3. At least one number
4. At least one symbol
5. No parts of your username
6. Does not include your first name
7. Does not include your last name

When resetting your password, you cannot use any of your last six passwords. At least one day must have passed since you last changed your password.

DOs and DON'Ts of Password Security

DO:

- Commit password to memory rather than writing it down. If written down, keep it in a safe place and separate from the username.
- Log out of the user account when finished using the system.

DON'T:

- Share password with anyone. If they need access, the assigned credit union administrator can establish a separate account in their name.
- Send user password in an email message.
- Send user password in an email message.
- Use dictionary words or names, even if spelled backwards.
- Use personal data, such as legal name, birth date, Social Security number, phone number, or address.
- Use the Username as any part of user passwords.
- Use the credit union name or charter number as a password.
- Save passwords in browser software or in an unprotected file.

Computer Security Information

1. Keep the operating system and other software patched by using the auto- update feature included with most software programs. Do not use unsupported or expired operating systems like Windows XP.
2. Use antivirus and antispyware software and keep it up to date. Because many viruses attack the antivirus software first, check periodically to make sure the software is downloading and installing pattern file updates.
3. Use either a personal firewall or a hardware firewall device — ideally both. Make sure to activate any automatic update features. If using a hardware firewall, check the vendor's website regularly to see if updates are available for its firmware. If possible, sign up for email notices about critical updates from the vendor.
4. Configure web browsers to have medium or higher security.
5. Pay attention to the internet browser warnings.
6. Users should be mindful of the websites that they visit. Stick to websites operated by reputable people and companies. Visiting websites operated by less than reputable organizations could result in viruses or other malware installed on a computer without actively downloading anything.
7. Do not open unsolicited emails. Delete them.
8. Users will receive emails from the NCUA when using CUOnline. Users may also receive system notifications from NCUA Connect.
9. Do not open links in email unless it is from a trusted source. Opening links in email is the primary method for computer virus, spyware, and malware infections, some of which are so sophisticated they can take over a user's computer during and after hours.
10. Only input or upload data directly on the NCUA CUOnline website.
11. Report suspicious emails to the assigned credit union regulator. It may be a phishing attempt.
12. The NCUA will not ask for specific member information like account numbers, specific member account balances, etc. If asked to provide this information, contact the assigned credit union regulator.

If there are any questions, contact the assigned examiner, NCUA RO, or SSA, as appropriate. For technical questions, contact OneStop, the NCUA IT Service Desk, by email at OneStop@NCUA.gov or phone at 1-800-827-3255.

APPENDIX A: TABLE OF FIGURES