



# NCUA CUSO REGISTRY

## Instructions

Version 2.0

Updated January 18, 2023

## Contents

Natural Person Credit Union CUSOs	1
Required Information	1
Additional General Information	2
CUSO Services	3
Investment Services	3
Information Technology and Data Processing Services	5
Lending Services	7
Collection Activities	8
Other Loan Support Services	9
Loan Origination	11
Member Services	16
Operations – Clerical, Professional and Management, and Currency Services	17
Payment and Electronic Transaction Services	18
Other Services	20
Credit Union Customer List	21
Basic Customer List	21
Expanded Customer List	21
Owners	23
Financial Information	24

Corporate Credit Union CUSOs	25
Required Information	25
Additional General Information	26
CUSO Services	27
Information Technology and Data Processing Services	27
Investment/ALM Services	29
Lending Services	30
Loan Support Services	30
Loan Origination	32
Member Services	35
Operations – Clerical, Professional, Management and Currency Services	35
Payments and Electronic Transaction Services	36
Other Services	38
Credit Union Customer List	39
Basic Customer List	39
Expanded Customer List	39
Owners	41
Financial Information	42
Additional Documentation Upload	43

## Natural Person Credit Union CUSOs

General and expanded information collected in the [CUSO Registry](#) as required under NCUA regulations is described in this section.<sup>1</sup> Items noted with an asterisk (\*) are available through the public CUSO Registry search function.

### Required Information

Natural person credit union CUSOs must provide the following when registering in the CUSO Registry:

FIELD	DESCRIPTION/INSTRUCTIONS
Registry Number	NCUA issues a CUSO a permanent <i>Registry Number</i> upon successful completion of the screening process. This number is used for uniquely identifying your CUSO in the <i>CUSO Registry</i> . If you registered in a prior year, this number will automatically populate and cannot be changed.
Employer ID (EIN)	Identification number issued by the IRS; used for filing tax purposes. If you registered in a prior year, this number will automatically populate and cannot be changed.
CUSO Legal Name*	The CUSO's full, legal name as registered with the state where the CUSO is organized.
Type of Legal Organization	Select the legal structure of your organization: Corporate, Limited Liability Company, Partnership, or Other. If "Other," indicate the CUSO's legal structure in the space provided.
Does a corporate CU or a corporate CU's CUSO have an investment in your organization?	Select <i>Yes</i> or <i>No</i> to indicate whether a <u>corporate credit union</u> or a <u>corporate credit union CUSO</u> has any ownership interest in your organization.

---

<sup>1</sup> NCUA regulations require all federally insured credit unions that invest in or lend to a CUSO to enter a written agreement requiring the CUSO to submit annual reports to NCUA and the state supervisory authority, if applicable, on an annual basis. See 12 CFR Part 712, [Credit Union Service Organizations](#), and 12 CFR Part 741, [Requirements for Insurance](#); for a complete discussion, see 78 Fed. Reg. 72537 (Dec. 3, 2013). For more information about the CUSO rule, see NCUA Letter to Credit Unions 13-CU-13, [Changes to NCUA Regulations related to Credit Union Service Organizations](#), issued in November 2013, and 14-CU-07, [Contractual Agreements with Credit Union Servicing Organizations](#), issued in June 2014.

FIELD	DESCRIPTION/INSTRUCTIONS
Does the corporate CU or corporate CU's CUSO meet either of the following conditions	If you answer yes to "Does a corporate CU or a corporate CU's CUSO have an investment in your organization", this question will display. Select <i>Yes</i> or <i>No</i> to indicate whether a <u>corporate CU or a corporate credit union CUSO owns more than 25% of the CUSOs equity / stock or has direct / indirect control of the CUSO.</u>
Physical Address*	The physical address of the CUSO headquarters office. Include the street address, city, state, and zip code. The zip code must be five digits. If the physical address and mailing address are the same, click <i>Yes</i> and you will not need to re-enter the address. A P.O. Box is not a physical address.
CEO Name	The individual responsible for the CUSO's overall daily operations. If your CUSO does not have a formal CEO, please indicate the name of the person primarily responsible for daily operations.
CEO E-mail Address	The CUSO CEO's business e-mail address. If your CUSO does not have a formal CEO, please indicate the name of the person primarily responsible for daily operations.
Financial Audit Effective Date	Provide the effective date of the most recent completed financial statement audit. This date must be an end-of-month date. If you provided an audit date in a prior year, the new date must be equal to or greater than the date previously provided.
Are you a Subsidiary CUSO?	Select <i>Yes</i> if your CUSO is partially or wholly owned by another CUSO.
Date Organized	Date the CUSO was legally incorporated or formed.
Are you regulated by any other agency?	If you answer <i>Yes</i> to this question, provide the name of the agency or agencies that regulate your organization.

### Additional General Information

Natural person credit union CUSOs also provide the following information when registering in the CUSO Registry. Items noted with an asterisk (\*) are available through the public CUSO Registry search function.

FIELD	DESCRIPTION/INSTRUCTIONS
Mailing Address*	Official mailing address for the CUSO. This address may be the same or different than the physical address. <i>For addresses in the United States</i> , include the address, city, state, zip code, county, and country. The zip code must be 5 characters. (Plus 4 portions of zip codes will not be allowed in the field at this time).

FIELD	DESCRIPTION/INSTRUCTIONS
Phone Number*	The CUSO's main or general information phone number (including area code). If the CUSO does not have a public phone number leave this field blank.
General E-mail Address	The CUSO's general e-mail address. If the CUSO does not have a public email address leave this field blank.
Website Address*	The CUSO's public website address URL. If the CUSO does not have a public website leave this field blank.
Trade Names*	Provide all alternate names your organization uses to conduct business. More than one trade name can be provided.

## CUSO Services

Natural person credit union CUSOs must use the following when identifying services offered in the CUSO Registry. A list of all services offered by the CUSO is available through the public CUSO Registry search function.

### Credit and Lending Services

#### Loan Servicing

CUSOs must report Loan Servicing by the type of loan being serviced for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section.

SERVICE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – Loan Servicing	Servicing of unsecured credit card loans. Includes authorization, batching, clearing and settlement, funding, and charge backs. May also include collection and distribution of payments, loan monitoring, and delinquent loan collections.
Payday Alternative Loans – Loan Servicing	Servicing of payday alternative loans. May include collection and distribution of payments, loan monitoring, and delinquent loan collections. This should only include loans granted under 701.21(c)(7)(iii) and (iv) of the NCUA regulations.
Non-Federally Guaranteed Student Loans – Loan Servicing	Servicing of non-federally guaranteed student loans. This may include authorization, batching, clearing and settlement, funding, and charge backs. It may also include collection and distribution of payments, loan monitoring, and delinquent loan collections.

SERVICE	DESCRIPTION/INSTRUCTIONS
New and Used Vehicle Loans – Loan Servicing	Servicing of new and used vehicle loans. This may include collection and distribution of payments, loan monitoring, collateral inspection, and delinquent loan collections.
Leases Receivable – Loan Servicing	Servicing of leases receivable. This may include collection and distribution of payments, loan monitoring, collateral inspection, and delinquent loan collections.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – Loan Servicing	Servicing of loans or lines of credit secured by a first mortgage on a single 1- to 4-family residential property. May include collection and distribution of payments, loan monitoring, collateral inspection, escrow, and delinquent loan collections.
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – Loan Servicing	Servicing of loans or lines of credit secured by a junior lien on a single 1- to 4-family residential property. May include collection and distribution of payments, loan monitoring, collateral inspection, escrow, and delinquent loan collections.
Commercial Real Estate Loan Secured – Loan Servicing	Servicing of commercial loans, as defined by 723.2 of NCUA regulations, secured by real estate. This may include collection and distribution of payments, loan monitoring, collateral inspection, and delinquent loan collections.
Commercial not Real Estate Secured – Loan Servicing	Servicing of commercial loans, as defined by 723.2 of NCUA regulations, NOT secured by real estate. This may include collection and distribution of payments, loan monitoring, collateral inspection, and delinquent loan collections.
All Other Unsecured Loans / Lines of Credit – Loan Servicing	Servicing of any other unsecured loans or lines of credit.
All Other Secured Non-Real Estate Loans / Lines of Credit – Loan Servicing	Servicing of any other secured non-real estate loans or lines of credit.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – Loan Servicing	Servicing of any other (non-commercial) real estate loans or lines of credit.

SERVICE	DESCRIPTION/INSTRUCTIONS
All Other Secured Non-Real Estate Loans / Lines of Credit – Loan Servicing	Servicing of any other secured non-real estate loans / lines of credit.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – Loan Servicing	Servicing of any other (non-commercial) real estate loans / lines of credit.

### *Additional Service Information for Loan Servicing*

CUSOs that perform services related to credit union loan servicing activities must provide additional information relative to the balances of contracts serviced and volume of loans/leases facilitated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – Loan Servicing	Report the total number and value of unsecured credit card loans the CUSO was servicing at the end of the most recent calendar year.
Payday Alternative Loans – Loan Servicing	Report the total number and value for payday alternative loans the CUSO was servicing as of the end of the calendar year.
Non-Federally Guaranteed Student Loans – Loan Servicing	Report the total number and value for non-federally guaranteed student loans the CUSO was servicing as of the end of the calendar year.
New and Used Vehicle Loan – Loan Servicing	Report the total number and value for new and used vehicle loans the CUSO was servicing as of the end of the calendar year.
Leases Receivable – Loan Servicing	Report the total number and value for leases receivable the CUSO was servicing as of the end of the calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – Loan Servicing	Report the total number and value for 1-4 family residential property loans / lines of credit secured by 1 <sup>st</sup> lien the CUSO was servicing as of the end of the calendar year.

SERVICE	DESCRIPTION/INSTRUCTIONS
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – Loan Servicing	Report the total number and value for 1-4 family residential property loans / lines of credit secured by junior lien the CUSO was servicing as of the end of the calendar year.
Commercial Real Estate Loan Secured – Loan Servicing	Report the total number and value for commercial real estate loan secured the CUSO was servicing as of the end of the calendar year.
Commercial not Real Estate Secured – Loan Servicing	Report the total number and value for commercial not real estate secured the CUSO was servicing as of the end of the calendar year.
All Other Unsecured Loans / Lines of Credit – Loan Servicing	Report the total number and value for all other unsecured loans / lines of credit the CUSO was servicing as of the end of the calendar year.
All Other Secured Non-Real Estate Loans / Lines of Credit – Loan Servicing	Report the total number and value for all other secured non-real estate loans / lines of credit the CUSO was servicing as of the end of the calendar year.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – Loan Servicing	Report the total number and value for all other (non-commercial) real estate loans / lines of credit the CUSO was servicing as of the end of the calendar year.

## Loan Origination

### General

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – General	Origination of unsecured credit card loans.



LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Payday Alternative Loans – General	Origination of payday alternative loans. PALs I and PALs II loans are granted under 701.21(c)(7)(iii) and (iv) of the NCUA regulations.
Non-Federally Guaranteed Student Loans – General	Origination of non-federally guaranteed student loans or privately insured student loans for credit union customers.
New and Used Vehicle Loans – General	Origination of new or used vehicle loans for credit union customers. Loans secured by ATVs, RVs, motorcycles, and boats should not be reported on this line, but included in with All Other Secured Non-Real Estate Loans or Lines of Credit.
Leases Receivable – General	Origination of direct financing leases as defined by GAAP (credit union is lessor) for credit union customers.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – General	Origination of loans or lines of credit secured by a first mortgage on a single 1- to 4-family residential property for credit union customers.
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – General	Origination of loans or lines of credit secured by a junior lien on a single 1- to 4-family residential property for credit union customers.
Commercial Real Estate Secured – General	Origination of commercial loans, secured by real estate, as defined in 723.2 of NCUA regulations.
Commercial not Real Estate Secured – General	Origination of commercial loans, NOT secured by real estate, as defined in 723.2 of NCUA regulations.
All Other Unsecured Loans / Lines of Credit – General	Origination of any other unsecured loans or lines of credit not already addressed.
All Other Secured Non- Real Estate Loans / Lines of Credit – General	Origination of any other secured non-real estate loans or lines of credit union not already addressed.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – General	Origination of any other (non-commercial) real estate loans and lines of credit not already addressed.
All Other Secured non- Real Estate Loans / Lines of Credit – General	Includes any other secured non-real estate loans / lines of credit union not already addressed.
All Other (non-Commercial) Real Estate Loans / Lines of Credit – General	Includes any other (non-commercial) real estate loans and lines of credit not already addressed.

#### *Additional Service Information for Loan Origination – General*

CUSOs that perform services related to credit union loan origination activities must provide additional information relative to the balances of the loans originated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – General	Report the total number and amount of unsecured credit card loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Payday Alternative Loans – General	Report the total number and amount of payday alternative loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Non-Federally Guaranteed Student Loans – General	Report the total number and amount of non-federally guaranteed student loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
New and Used Vehicle Loan – General	Report the total number and amount of new and used vehicle loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Leases Receivable – General	Report the total number and amount of leases receivable loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.

SERVICE	DESCRIPTION/INSTRUCTIONS
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – General	Report the total number and amount of 1-4 family residential property loans / lines of credit secured by 1 <sup>st</sup> liens the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – General	Report the total number and amount of 1-4 family residential property loans / lines of credit secured by junior liens the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Commercial Real Estate Loan Secured – General	Report the total number and amount of commercial real estate secured loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Commercial not Real Estate Secured – General	Report the total number and amount of commercial not real estate secured loans the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
All Other Unsecured Loans / Lines of Credit – General	Report the total number and amount of all other unsecured loans / lines of credit the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
All Other Secured Non-Real Estate Loans / Lines of Credit – General	Report the total number and amount of all other secured non-real estate loans / lines of credit the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – General	Report the total number and amount of all other (non-commercial) real estate loans / lines of credit the CUSO granted for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.

### *Indirect Loan Origination*

An indirect loan is a loan made through a third party that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision, and the loan is immediately assigned to the credit union after being made.

CUSOs must report Indirect Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
New and Used Vehicle Loans – Indirect Loan Origination	Origination of indirect loans secured by new or used vehicles for credit union customers. Loans secured by ATVs, RVs, motorcycles, and boats should not be reported on this line, but included in with All Other Indirect Loans or Lines of Credit.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien or Jr Lien – Ind Ln Orig	Origination of indirect loans secured by a first or junior lien on a single 1- to 4-Family Residential property for credit union customers.
Commercial Loans – Indirect Loan Origination	Origination of indirect commercial loans for credit union customers.
All Other – Ind Loan Orig	Origination of indirect loans secured by types of collateral not listed above or unsecured indirect loans for credit union customers.

#### *Additional Service Information for Indirect Loan Origination*

CUSOs that perform services related to credit union loan origination activities must provide additional information relative to the balances of the loans originated.

SERVICE	DESCRIPTION/INSTRUCTIONS
New and Used Vehicle Loans – Indirect Loan Origination	Report the total number and amount of new and used vehicle indirect loans the CUSO originated for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien or Jr Lien – Ind Ln Orig	Report the total number and amount of 1-4 family residential property indirect loans / lines of credit secured by 1 <sup>st</sup> or junior liens the CUSO originated for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
Commercial Loans – Indirect Loan Origination	Report the total number and amount of commercial indirect loans the CUSO originated for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.

All Other – Ind Loan Orig	Report the total number and amount of all other indirect loans the CUSO originated for the most recent calendar year and the number and amount outstanding at the end of the most recent calendar year.
---------------------------	---

### *Loans Purchased and Sold*

Whole or partial loans can be purchased from and sold to other financial institutions or other sources in accordance with 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union). For loans sold, include only loans where the credit union has no continuing contractual obligation other than servicing the loan (do not include participation loans in this section).

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – Loans Purchased and Sold	Purchases and sales of unsecured credit card loans. Do not include participation loans sold.
Payday Alternative Loans – Loans Purchased and Sold	Purchases and sales of PALs I and PALs II loans granted under 701.21(c)(7)(iii) and (iv) of the NCUA regulations. Do not include participation loans sold.
Non-Federally Guaranteed Student Loans – Loans Purchased and Sold	Purchases and sales of non-federally guaranteed or privately insured student loans. Do not include participation loans sold.
New and Used Vehicle Loans – Loans Purchased and Sold	Purchases and sales of new or used vehicle loans. Do not include participation loans sold.
Leases Receivable – Loans Purchased and Sold	Purchases and sales of direct financing leases as defined by GAAP.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – Loans Purchased and Sold	Purchases and sales of loans or lines of credit secured by a first mortgage on a single 1- to 4-family residential property.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – Loans Purchased and Sold	Purchases and sales of loans or lines of credit secured by a junior lien on a single 1- to 4-family residential property.
Commercial Real Estate Secured – Loans Purchased and Sold	Purchases and sales of commercial loans (as defined by 723.2 NCUA regulations) secured by real estate.
Commercial not Real Estate Secured – Loans Purchased and Sold	Purchases and sales of commercial loans (as defined by 723.2 NCUA regulations) NOT secured by real estate.
All Other Unsecured Loans / Lines of Credit – Loans Purchased and Sold	Purchases and sales of any other unsecured loans or lines of credit not listed above.
All Other Secured Non-Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Purchases and sales of other secured non-real estate loans or lines of credit not listed above.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Purchases and sales of other (non-commercial) real estate loans or lines of credit not listed above.
Leases Receivable – Loans Purchased and Sold	Includes direct financing leases as defined by GAAP purchased or sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – Loans Purchased and Sold	Includes 1-4 family residential property loans / lines of credit purchased or sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union) where the lender is in the first position.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – Loans Purchased and Sold	Includes 1-4 family residential property loans / lines of credit purchased or sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union) where the lender is in a junior position.
Commercial Real Estate Secured – Loans Purchased and Sold	Includes commercial loans secured by real estate (as defined by 723.2 NCUA regulations) purchased and sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
Commercial not Real Estate Secured – Loans Purchased and Sold	Includes commercial loans NOT secured by real estate (as defined by 723.2 NCUA regulations) purchased and sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
All Other Unsecured Loans / Lines of Credit – Loans Purchased and Sold	Includes any other unsecured loans / lines of credit not already addressed purchased and sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
All Other Secured non-Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Includes any other secured non-real estate loans / lines of credit not already addressed purchased and sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
All Other (non-Commercial) Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Includes any other (non-commercial) real estate loans / lines of credit not already addressed purchased and sold under 701.23 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).

#### *Additional Service Information for Loans Purchased and Sold*

CUSOs that perform services related to credit union loan origination activities must provide additional information relative to the balances of the loans originated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Unsecured Credit Card Loans – Loans Purchased and Sold	Report the total number and amount of unsecured credit card loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.

SERVICE	DESCRIPTION/INSTRUCTIONS
Payday Alternative Loans – Loans Purchased and Sold	Report the total number and amount of payday alternative loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Non-Federally Guaranteed Student Loans – Loans Purchased and Sold	Report the total number and amount of non-federally guaranteed student loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
New and Used Vehicle Loan – Loans Purchased and Sold	Report the total number and amount of new and used vehicle loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Leases Receivable – Loans Purchased and Sold	Report the total number and amount of leases receivable loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien – Loans Purchased and Sold	Report the total number and amount of 1-4 family residential property loans / lines of credit secured by 1 <sup>st</sup> liens the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by Jr Lien – Loans Purchased and Sold	Report the total number and amount of 1-4 family residential property loans / lines of credit secured by junior liens the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Commercial Real Estate Loan Secured – Loans Purchased and Sold	Report the total number and amount of commercial real estate secured loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Commercial not Real Estate Secured – Loans Purchased and Sold	Report the total number and amount of commercial not real estate secured loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.



SERVICE	DESCRIPTION/INSTRUCTIONS
All Other Unsecured Loans / Lines of Credit – Loans Purchased and Sold	Report the total number and amount of all other unsecured loans / lines of credit the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
All Other Secured Non-Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Report the total number and amount of all other secured non-real estate loans / lines of credit the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
All Other (Non-Commercial) Real Estate Loans / Lines of Credit – Loans Purchased and Sold	Report the total number and amount of all other (non-commercial) real estate loans / lines of credit the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.

### *Indirect Loans Purchased and Sold*

An indirect loan is a loan made through a third party that facilitates the financing arrangement. The credit union is responsible for making the underwriting decision and the loan is assigned immediately to the credit union after being made. These indirect loans that are then purchased or sold are considered indirect loans purchased and sold.

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
New and Used Vehicle Loans – Indirect Loan Purch and Sold	Purchases or sales of indirect loans secured by new or used vehicles for credit union customers. Loans secured by ATVs, RVs, motorcycles, and boats should not be reported on this line, but included in with All Other Indirect Loans or Lines of Credit.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien or Jr Lien – Ind Lns Puch and Sold	Purchases or sales of indirect loans secured by a first or junior lien on a single 1- to 4-Family Residential property for credit union customers.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Commercial Loans – Indirect Loan Purch and Sold	Purchases or sales of indirect commercial loans.
All Other – Ind Loan Purch and Sold	Purchases or sales of indirect loans secured by types of collateral not listed above or unsecured indirect loans for credit union customers

### *Additional Service Information for Indirect Loan Purchased and Sold*

CUSOs that perform services related to credit union loan origination activities must provide additional information relative to the balances of the loans originated.

SERVICE	DESCRIPTION/INSTRUCTIONS
New and Used Vehicle Loans – Indirect Loan Purch and Sold	Report the total number and amount of new and used vehicle indirect loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property Loans / Lines of Credit Secured by 1 <sup>st</sup> Lien or Jr Lien – Ind Ln Purch and Sold	Report the total number and amount of 1-4 family residential property indirect loans / lines of credit secured by 1 <sup>st</sup> or junior liens the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Commercial Loans – Indirect Loan Purch and Sold	Report the total number and amount of commercial indirect loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
All Other – Ind Loan Purch and Sold	Report the total number and amount of all other indirect loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.

### *Participation Loans*

Participations are loans made by multiple lenders to a single borrower. Several lenders, for example, might partner to fund one extremely large loan, with one of the lenders taking the role of the “lead lender” or “originating lender.” This lending institution then recruits other financial institutions to participate and share the risks and profits. Large loans may also be participated out to other lenders after the loan is made.

Participations exclude purchased participations not qualifying for true sales accounting under GAAP (for example, participations purchased with substantial recourse), as these loans will still be reflected on the seller's balance sheet.

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Vehicle – Non-commercial	Includes any non-commercial vehicle participation loans purchased under 701.22 of the NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
Non-Federally Guaranteed Student Loans – Participation Loans	Includes any non-federally guaranteed student participation loans purchased under 701.22 of the NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
1-4 Family Residential Property – Participation Loans	Includes participation loans secured by a single 1- to 4-family residential property purchased under 701.22 of the NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
Commercial loans excluding Construction and Development Loans	Includes all commercial (excluding construction and development) participation loans purchased under 701.22 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
Commercial Construction & Development	Includes all commercial construction and development participation loans purchased under 701.22 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union).
All Other Participations	Includes any other participation loans purchased under 701.22 NCUA regulations (if a federal credit union) or similar state provision (if a state credit union)

### *Additional Service Information for Participation Loans*

CUSOs that perform services related to credit union loan origination activities must provide additional information relative to the balances of the loans originated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Vehicle – Non-commercial	Report the total number and amount of non-commercial vehicle loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Non-Federally Guaranteed Student Loans – Participation Loans	Report the total number and amount of non-federally guaranteed participation loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
1-4 Family Residential Property – Participation Loans	Report the total number and amount of 1-4 family residential property participation loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Commercial loans excluding Construction and Development Loans	Report the total number and amount of commercial loans (excluding construction and development loans) the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
Commercial Construction & Development	Report the total number and amount of commercial construction and development loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.
All Other Participations	Report the total number and amount of all other participation loans the CUSO purchased for the most recent calendar year, the CUSO sold for the most recent calendar year, and the number and amount outstanding at the end of the most recent calendar year.

### *Other Lending Related Activities or Support Services Complex-Expanded*

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Mortgage Securitizations – Securities Issued	Pooling together mortgage loans and packaging them for sale in the form of securities backed by the underlying mortgages. Investors receive payments out of the interest and principal on the underlying loans.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Debt Collection Services	May include contacting debtors, sending collection letters, repossession or foreclosure, credit bureau notification, and lawsuit filing.

SERVICE	DESCRIPTION/INSTRUCTIONS
Sale of Repossessed Collateral – Units Sold	May include disposition of collateral and recovery of deficiency balances in the absence of full recovery from collateral sale.
Real Estate Settlement Services	May include review of title status and resolution of exceptions, verify payment of existing loans secured by the real estate, obtain updated title insurance commitment, establish time and place for closing, collect and disburse funds for the parties, record the appropriate documents as required under law, and provide title search and abstract of title.

*Additional Service Information for Other Lending Related Activities or Support Services Complex-Expanded*

CUSOs that perform services related to loan origination must provide additional information relative to the balances of contracts serviced and volume of loans/leases facilitated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Mortgage Securitizations – Securities Issued	Report the total number and amount of mortgage securitizations the CUSO issued for the most recent calendar year.
Debt Collection Services	Report the total number and amount of debt collection services the CUSO provided for the most recent calendar year.
Sale of Repossessed Collateral – Units Sold	Report the total number and amount of sales of repossessed collateral the CUSO sold for the most recent calendar year.
Real Estate Settlement Services	Report the total number and amount of real estate settlement services the CUSO provided for the most recent calendar year.

### *Other Lending Related Activities or Support Services non-complex*

CUSOs must report Loan Originations by the type of loan being originated for credit union customers on the expanded *Customer List* tab of the CUSO Registry and complete the *Additional Service Information* section. Loan Origination includes all the steps in the process of originating loans from taking the application to disbursing funds or denying credit.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Loan Portfolio Review	This may include loan review audits, portfolio documentation reviews, compliance reviews, and reporting, etc.
REO Management	The management of assets included in foreclosure (real estate owned). This may include property management activity.

SERVICE	DESCRIPTION/INSTRUCTIONS
Title & Escrow Services	This may include escrow services related to real property loans.
Training	Any lending related training including credit analysis, collections, risk ratings, and portfolio management.
Other Support Services or Activities	Any other loan services not listed above.

### **Member Services**

SERVICE	DESCRIPTION/INSTRUCTIONS
Call Center Services	Services designed to handle customer service requests with new and existing customers for an organization.
Financial Counseling Services	Services 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 assistance with budgeting and debt management.
Insurance Brokerage or Agency Referrals	Includes agency for sale of insurance, vehicle warranty programs, and group purchasing programs.
Real Estate Brokerage Services	Services facilitating the sale or purchase of real estate. It can also include residential property management.
Tax Preparation Services	Service preparing state and federal income tax filings.

SERVICE	DESCRIPTION/INSTRUCTIONS
Travel Agency Services	An agency engaged in selling and arranging transportation, accommodations, tours, and trips for travelers.

### Operations – Clerical, Professional and Management, and Currency Services

SERVICE	DESCRIPTION/INSTRUCTIONS
Audit Services	Services that provide as-requested and agreed upon procedures, audits; including internal, operational, financial, or compliance audits.
Business Consulting Services	Consulting services provided in support of business development, strategic planning, industry analysis, and operational efficiency.
Checking and Currency Services	Includes: <ul style="list-style-type: none"> <li>• check cashing;</li> <li>• coin and currency services;</li> <li>• item processing (in other words, check imaging); and</li> <li>• money order, savings bonds, travelers' checks, and purchase and sale of U.S. Mint commemorative coins services.</li> </ul>
CUSO Investments in Non-CUSO Service Providers	In connection with providing a permissible service, a CUSO may invest in a non-CUSO service provider. The amount of the CUSO's investment is limited to the amount necessary to participate in the service provider, or a greater amount if necessary to receive a reduced price for goods or services.
Fixed Asset Services	Includes: <ul style="list-style-type: none"> <li>• management, development, sale, or lease of fixed assets; and</li> <li>• sale, lease, or servicing of computer hardware or software.</li> </ul>
Human Resource Services	Providing advice and assistance to businesses in: <ul style="list-style-type: none"> <li>• human resources and personnel policies, practices, and procedures;</li> <li>• employee benefits planning, communication, and administration;</li> <li>• compensation systems planning; and</li> <li>• wage and salary administration.</li> </ul>

SERVICE	DESCRIPTION/INSTRUCTIONS
Marketing and Research Services	Services that provide systematically gathering, recording, and analyzing data about issues relating to marketing credit union products and services. Producing reports of research, making recommendations for marketing strategies, and other similar market and research services.
Payroll Services	Services providing payroll processing, reporting, and tax filing. A CUSO must report credit union customers that receive payroll services on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> and may need to complete the <i>Additional Service Information</i> section.
Physical Security	Alarm and building security monitoring or other physical security protection services.
Training Services	Furnishing of pre-packaged training products, developing new or customizing existing training products/modules, and facilitating education and training of credit union staff.
Vendor Management	Assisting with evaluating and monitoring third party service providers.
Other Operational, Professional and Management Service	Any operational, professional or management service not covered by the services listed above. If this box is checked, describe other service(s) provided.

### Payment and Electronic Transaction Services

CUSOs must report credit union customers that receive payment and electronic transaction services on the *expanded Customer List* tab of the *CUSO Registry*.

SERVICE	DESCRIPTION/INSTRUCTIONS
Automated Clearing House (ACH)	Activities include: <ul style="list-style-type: none"> <li>• receipt of ACH files;</li> <li>• file distribution;</li> <li>• receipt and processing of returned items and notification of change files;</li> <li>• offering and/or processing ACH origination files;</li> <li>• assisting with ACH exceptions and transaction disputes;</li> <li>• providing settlement of ACH files; and</li> <li>• other similar ACH services.</li> </ul>



SERVICE	DESCRIPTION/INSTRUCTIONS
Automated Teller Machine (ATM), Electronic Funds Transfer (EFT), and Point of Sale (POS) Services and Networks	<p>Includes offering programs that allow access to a network of EFT terminals and ATMs to initiate PIN-based debit or ATM card transactions. Other services include:</p> <ul style="list-style-type: none"> <li>• fraud monitoring of PIN transactions;</li> <li>• data security;</li> <li>• adjustment; and</li> <li>• dispute resolution processing, which includes: <ul style="list-style-type: none"> <li>○ card blocking</li> <li>○ chargeback processing,</li> <li>○ related research, and</li> <li>○ other similar services.</li> </ul> </li> </ul>
Bill Pay and Electronic Bill Presentment and Payment (EBPP) Services	Includes offering services to allow consumers to send money to a creditor or vendor to be credited against a specific account. Bill payments may be executed electronically, via paper check or banker's draft, or other similar electronic payment means. Services may also include electronically presenting bills and/or billing statements.
Credit Card, Debit Card, and Gift or Prepaid Card Program Services	Includes offering, managing, processing, or settling of debit, credit, and gift or prepaid card programs.
Electronic Statements/Paper Statements	Services that provide electronic and paper delivery of periodic account statements.
Forward Check Collection / Remote Deposit Capture Services	Services relating to check processing and remote deposit capture. These may include collection, clearing, settlement, adjustment, and reporting services. Services may also include sale of equipment, bundled services, and support agreements.
Lockbox and Remittance Services	Service includes receiving and processing payments, providing reports or files of activity, depositing of funds, and forward collection of items.
Official Check Services	Services providing business share drafts (checks), official checks, and money order programs to include processing, clearing, and settlement of items, maintaining list of issued drafts, and providing daily reports for reconciliation.

SERVICE	DESCRIPTION/INSTRUCTIONS
Online and Mobile Banking	Services that provide internet-based technological services which may provide real-time, 24/7 access to consumers' financial information. Access to accounts may be through internet web applications and/or portable electronic devices.
Shared Branching Services	Facilitating the sharing of infrastructure to establish a private, secure, cooperative processing network that accepts transactions from members of participating credit unions.
Share Draft, Check Imaging, and Archival Services	Services providing for capturing and storing images of physical share drafts or checks facilitating forward check collection, maintaining electronic archives, electronic access to check images, and integration with banking websites. Service may also include creating copies of archival history.
Share Draft (Check) Processing	Services include receipt and processing of in-clearing checks (electronic images or physical checks) for file distribution, processing of return files, adjustments, dispute resolution assistance, financial settlement of files, and other similar services.
Share Draft Fraud and Risk Management Services	Services designed to identify and prevent account fraud and losses during the share draft clearing process.
Wire Transfer Services (Domestic and International)	Services for electronically transferring funds through the Federal Reserve Bank, other financial institution, or other similar third-party funds transfer agent (in other words, Western Union, etc.) directly to a domestic or foreign financial institution or receiving transfer agent.

## Other Services

FIELD	DESCRIPTION/INSTRUCTIONS
Holding Company	A CUSO who offers no specific service but serves as a holding company whose purpose is to manage and control a subsidiary CUSO or CUSOs.
Dormant/Inactive	Select <i>No Services Being Offered</i> if the CUSO is not providing any services at the time but may be reactivated in the future.
Other Service Type Not Listed	Check this box if the CUSO provides a service type not listed.

## Investments

### *Custody, Safekeeping, and Investment Management Services for Credit Unions (Including Trust Services)*

CUSOs must report credit union customers that receive any of the following investment services on the expanded *Customer List* tab of the *CUSO Registry* and will need to complete the *Additional Service Information* section as indicated below.

SERVICE	DESCRIPTION/INSTRUCTIONS
Safekeeping Assets	<p>A custodian providing core domestic custody services; typically settles trades, invests cash balances as directed, collects income, processes corporate actions, prices securities positions, and provides recordkeeping and reporting services.</p> <p>A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> and will need to complete the <i>Additional Service Information</i> section.</p>
Securities Brokerage Services	<p>These services can include the sale of equities, fixed-income products, mutual funds, annuities, cash management sweep accounts, and other types of investment instruments. Service capacities range from full-service brokerage that provides clients investment advice to discount brokerage that provides trade execution on an unsolicited basis.</p>
Trustee, Guardian, and Fiduciary	<p>Traditional fiduciary services include personal trust and estate administration, retirement plan services, investment management services, and corporate trust administration. This can include:</p> <ul style="list-style-type: none"> <li>• financial planning;</li> <li>• cash management;</li> <li>• tax advisory and preparation; and</li> <li>• advice on, and execution of, financial risk management products, such as derivatives.</li> </ul> <p>A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> and will need to complete the <i>Additional Service Information</i> section.</p>
Other Trust Services	<p>Other trust activities not described in the <i>Safekeeping Assets</i> or <i>Trustee, Guardian, and Fiduciary</i> categories.</p> <p>A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i>.</p>

### *Additional Service Information for Investments*

CUSOs involved in safekeeping assets, custody of investments for third parties, and investment management services for third parties must report the total amount of assets managed, assets that are in safekeeping, and the number of third-party clients.

INFORMATION	DESCRIPTION/INSTRUCTIONS
Safekeeping – Number of Clients	Report the total assets under management and number of unique clients (customers) of the CUSO at the end of the most recent calendar year.
Trustee, Guardian, and Fiduciary - Assets Managed	Report the assets under management in U.S. dollars, which are managed actively by the CUSO as a Trustee, Guardian, or Fiduciary at the end of the calendar year. This number should include all assets in which the CUSO has the ability to affect the purchase, sale, or execution of investment transactions. Also, report the number of unique clients (customers) of the CUSO at the end of the most recent calendar year.

### **Information Technology and Data Processing Services**

CUSOs must report credit union customers that receive any of the following information technology and data processing services on the expanded Customer List tab of the CUSO Registry.

SERVICE	DESCRIPTION/INSTRUCTIONS
Core System Data Processing	Offering a system used to process and record daily transactions and post updates to accounts and other financial records. This typically includes deposit, loan and credit-processing capabilities, with interfaces to general ledger systems, reporting tools, and may allow for, or integrate with, member access platforms.
Disaster Recovery Services	Offering the replication and hosting of physical or virtual servers to provide failover in the event of a man-made or natural catastrophe. Other services may include mobile facilities, alternate staffing, and network connectivity.
Electronic Income Tax Filing	Submitting customers' tax records electronically to the IRS or state tax agency.

SERVICE	DESCRIPTION/INSTRUCTIONS
Information Technology (IT) Consulting and Management Services	<p>Providing consulting and management services for IT infrastructure design and architecture, system security, administration, support, resource management and monitoring. Services may include:</p> <ul style="list-style-type: none"> <li>• Software as a Service (SaaS)</li> <li>• Infrastructure as a Service (IaaS)</li> <li>• Platform as a Service (PaaS)</li> <li>• Planning and management</li> <li>• Provisioning of hardware and software for business continuity planning to include online data backup and recovery services</li> </ul> <p>Provisioning refers to providing or supplying the actual IT hardware/software necessary for Business Continuity/Disaster Recovery.</p>
Record Retention	Providing secure physical or electronic offsite storage of vital records.
Secure Collaboration Services	Providing programs, systems, or sites for establishing secure communication channels for private document storage and distribution, and dissemination of confidential or sensitive information for the purpose of collaboration between authorized parties.
Software Systems Development / Application Programming Interface (API) Development	<p>Designing, coding, testing, and updating software system data programs and other code.</p> <p>Application Programming Interface (API) Development includes developing, testing, and updating applications which interface with other existing systems and applications such as core processing systems.</p>
Web Authorization and Security Monitoring	Web security and monitoring services such as authentication and encryption of passwords and other similar techniques for secure member login to intranets, extranets, and private websites. These also include host-based intrusion protection and detection, log monitoring, hacker-safe monitoring programs, configuration and daily administration web security, and other similar monitoring services.
Web Development, Hosting and Content Management	Includes developing and designing non-transaction public websites, private or internal websites, and web applications. Website hosting includes maintaining the servers and hypertext markup language (HTML) code for public and private web sites, intranets, web applications, and web content management systems.
Other IT Services	Any information or data processing service not covered by the services listed above.

## Credit Union Customer List

CUSOs must report credit union customer information based on the nature of the services provided to customers.<sup>2</sup> For reporting purposes, a “customer” is a credit union with whom the CUSO has a contractual relationship to provide a service. CUSOs must report at least one customer. For example, if the CUSO is wholly owned, the owner is also the customer.

### Basic Customer List

CUSOs that do not offer **complex or high-risk services** as defined by NCUA regulations must report the following credit union customer information.<sup>3</sup>

ITEM	DESCRIPTION/INSTRUCTIONS
Charter/Insurance #	For a <b>federal credit union</b> , enter the NCUA charter number. For a <b>federally insured, state-chartered credit union</b> , enter the NCUA federal insurance certificate number. For a <b>non-federally insured, state-chartered credit union</b> , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
Credit Union Name	Enter the credit union’s legal name.
Loan	Select the check box if the credit union has a loan to the CUSO. Do not select the box if the credit union does not have a loan <b>to</b> the CUSO. A loan does not include funds placed on deposit to facilitate a clearing-through account.
Investment	Select the check box if the credit union has an ownership investment to the CUSO. Do not select the box if the credit union does not have an ownership investment in the CUSO.

---

<sup>2</sup> For more information, see NCUA Letter to Credit Unions 13-CU-13, [Changes to NCUA Regulations related to Credit Union Service Organizations](#), issued in November 2013.

<sup>3</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema.

## Expanded Customer List

CUSOs that offer a **complex or high-risk service** as defined by NCUA regulations must report the following credit union customer information.<sup>4</sup>

ITEM	DESCRIPTION/INSTRUCTIONS
NCUA #	For a <b>federal credit union</b> , enter the NCUA charter number. For a <b>federally insured, state-chartered credit union</b> , enter the NCUA federal insurance certificate number. For a <b>non-federally insured, state-chartered credit union</b> , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
Credit Union Name	Enter the credit union's legal name.
Loan Amount	Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO. <b>If the credit union does not have a loan to the CUSO, enter zero.</b> Loans are defined in §704.11(b)(2) and §712.2(b) of NCUA regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, this does not apply to loan volume the CUSO has generated for the credit union.
Investment Amount	Report the amount that the CUSO has recorded on its books as the credit union's total dollar investment in the CUSO. If the credit union does not have an investment in the CUSO, enter zero.
Services	Check the box under the services offered to each credit union customer.

## Owners<sup>5</sup>

CUSOs must report the following information for all owners.

---

<sup>4</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema.

<sup>5</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema.

ITEM	DESCRIPTION/INSTRUCTIONS
Associated number	<p>Customers that are also owners flow directly from the credit union customer list if the CUSO reports the credit union as having an investment.</p> <p>For additional owners:</p> <ul style="list-style-type: none"> <li>• Report a <b>CUSO</b> using their EIN.</li> <li>• Report a <b>credit union</b> using its NCUA number (Federal Charter, Insurance number or NFICU NCUA ID number)</li> <li>• Report a <b>bank</b> using its Federal Insurance (FDIC) number.</li> <li>• Report <b>other entities</b> (businesses) using their EIN.</li> <li>• Report any <b>other</b> owners; these do not need an associated number but require a city and state. Credit unions should not be reported in this field.</li> </ul>
Type	For credit union customers that are also owners, the <i>type</i> choice flows directly from the customer lists, if populated. For all other owners, select the <i>type</i> which best describes the owner. Type options include bank, business, CUSO, credit union, or other.
Name	Report the legal name of the owner.
% of Ownership	Enter the percentage of ownership the owner holds up to 9 decimal places. The sum of all ownership interests listed for the CUSO must equal 100%. The percentage of ownership typically is determined by the number of shares or membership units assigned to each owner in a corporation or partnership. Refer to your incorporation articles or partnership agreements.
Investment Amount	Report the amount, in whole dollars, that the CUSO has recorded on its books as the credit union's total dollar investment in the CUSO. If the credit union does not have an investment in the CUSO, enter zero.
Loan Amount	Report the amount, in whole dollars, of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO. <b>If the credit union does not have a loan to the CUSO, enter zero.</b> Loans are defined in §704.11(b)(2) and §712.2(b) of NCUA regulations. A loan does not include funds placed on deposit to facilitate a clearing- through account. For CUSOs that provide lending-type services, do <b>not</b> report loan volume the CUSO has generated for the credit union.

## Financial Information

CUSOs that offer a complex or high-risk service as defined by NCUA regulations must report the following financial information.



ITEM	DESCRIPTION/INSTRUCTIONS
Effective Date of Audit	Report the effective date of the audit. This date must be an end-of-month date. If you provided an audit date in a prior year, the new date must be equal to or greater than the date previously provided.
Auditor Name	Report the audit firm name. You may leave this field blank if the CUSO has not yet engaged an auditor for the audit period.
Total Assets	Report the total unconsolidated assets of the CUSO as of the audit date.

SERVICE	DESCRIPTION/INSTRUCTIONS
Total Liabilities	Report the total unconsolidated liabilities of the CUSO as of the audit date.
Total Equity	Report the total unconsolidated equity of the CUSO as of the audit date.
Gross Revenue	Report the total unconsolidated gross revenue of the CUSO as of the audit date.
Net Income	Report the total unconsolidated net income of the CUSO as of the audit date.
Audited Financial Statement	Click on the Select Files button to provide / upload a copy of your most recent unconsolidated audited financials. Uploaded files must be <i>Adobe®</i> (.pdf) format and limited to 15 megabytes. <i>If audited financial statements are not available</i> , check the box stating that they are not being provided and provide an explanation.

## Corporate Credit Union CUSOs

General and expanded information collected in the CUSO Registry as required under NCUA regulations is described below.<sup>6</sup> Items noted with an asterisk (\*) are available through the public CUSO Registry search function.

---

<sup>6</sup> NCUA regulations require all federally insured credit unions that invest in or lend to a CUSO to enter a written agreement requiring the CUSO to submit annual reports to NCUA and the state supervisory authority, if applicable, on an annual basis. See 12 CFR Part 712, [Credit Union Service Organizations](#), and 12 CFR Part 741, [Requirements for Insurance](#); for a complete discussion, see 78 Fed. Reg. 72537 (Dec. 3, 2013). For more

## Required Information

Corporate credit union CUSOs must provide the following when registering in the CUSO Registry:

FIELD	DESCRIPTION/INSTRUCTIONS
Registry Number	NCUA issues a CUSO a permanent <i>Registry Number</i> upon successful completion of the screening process. This number can be used for uniquely identifying your CUSO in the <i>CUSO Registry</i> . If you registered in a prior year, this number will automatically populate and cannot be changed.
Employer ID (EIN)	Identification number issued by the IRS; used for filing tax purposes. If you registered in a prior year, this number will automatically populate and cannot be changed.
CUSO Legal Name*	The CUSO's full, legal name as registered with the state where the CUSO is organized.
Type of Legal Organization	Select the legal structure of your organization: Corporate, Limited Liability Company, Partnership, or Other. If "Other," indicate the CUSO's legal structure in the space provided.
Does a corporate CU or a corporate CU's CUSO have an investment in your organization?	Select <i>Yes</i> or <i>No</i> to indicate whether a <u>corporate credit union or a corporate credit union CUSO</u> has any ownership interest in your organization.
Does the corporate CU or corporate CU's CUSO meet either of the following conditions	If you answer yes to "Does a corporate CU or a corporate CU's CUSO have an investment in your organization", this question will display. Select <i>Yes</i> or <i>No</i> to indicate whether a <u>corporate CU or a corporate credit union CUSO owns more than 25 percent of the CUSOs equity / stock or has direct / indirect control of the CUSO.</u>
Physical Address*	The physical address of the CUSO headquarters office. Include the street address, city, state, and zip code. The zip code must be five digits. If the physical address and mailing address are the same, click <i>Yes</i> and you will not need to re-enter the address. A P.O. Box is not a physical address.
CEO Name	The individual responsible for the CUSO's overall daily operations. If your CUSO does not have a formal CEO, please indicate the name of the person primarily responsible for daily operations.

---

information about the CUSO rule, see NCUA Letter to Credit Unions 13-CU-13, [Changes to NCUA Regulations related to Credit Union Service Organizations](#), issued in November 2013, and 14-CU-07, [Contractual Agreements with Credit Union Servicing Organizations](#), issued in June 2014.

FIELD	DESCRIPTION/INSTRUCTIONS
CEO E-mail Address	The CUSO CEO's business e-mail address. If your CUSO does not have a formal CEO, please indicate the name of the person primarily responsible for daily operations.
Financial Audit Effective Date*	Provide the effective date of the most recent completed financial statement audit. This date must be an end-of-month date. If you provided an audit date in a prior year, the new date must be equal to or greater than the date previously provided.
Are you a Subsidiary CUSO?	Select <i>Yes</i> if your CUSO is partially or wholly owned by another CUSO.
Current Status of CUSO?	Select <i>Active</i> if your organization is currently serving customers or acting as a holding company. Chose <i>Inactive</i> if your organization is not currently serving any customers or acting as a holding company.
Date Organized	Date the CUSO was legally incorporated or formed.
Are you regulated by any other agency?	If you answer <i>Yes</i> to this question, provide the name of the agency or agencies that regulate your organization.

### Additional General Information

Corporate credit union CUSOs also provide the following information when registering in the CUSO Registry:

FIELD	DESCRIPTION/INSTRUCTIONS
Mailing Address*	Official mailing address for the CUSO. This address may be the same or different than the physical address. <i>For addresses in the United States</i> , include the address, city, state, zip code, county, and country. The zip code must be 5 characters. (Plus 4 portions of zip codes will not be allowed in the field at this time).
Phone Number*	The CUSO's main or general information phone number (including area code). If the CUSO does not have a public phone number leave this field blank.
General E-mail Address	The CUSO's general e-mail address. If the CUSO does not have a general email address leave this field blank.
Website Address*	The CUSO's public website address URL. If the CUSO does not have a public website leave this field blank.
Trade Names*	Provide all alternate names your organization uses to conduct business. More than one trade name can be provided.

## CUSO Services

For [more information about approved corporate CUSO activities](#), visit the NCUA website.<sup>7</sup> A list of all services offered by the CUSO are available through the public CUSO Registry search function.

## Investment/ALM Services

Corporate credit union CUSOs must include information on investment and ALM services when applicable and must report credit union customers that receive any of the following investment or ALM services on the expanded Customer List tab of the CUSO Registry.

SERVICE	DESCRIPTION/INSTRUCTIONS
ALM Consulting, Advisory, and Reporting Services	Consulting, advisory, and reporting services for balance sheet and interest rate management. This includes: <ul style="list-style-type: none"><li>• ALM interest rate risk modeling, measurement, and reporting;</li><li>• ALM model validation services;</li><li>• consulting services for ALM policy development;</li><li>• core deposit studies;</li><li>• lending pool analysis and valuations; and</li><li>• other similar services.</li></ul>
Investment Advisory Services	Investment advisory services as noted in <a href="#">§704.11(e) of NCUA regulations</a> .
Securities Brokerage Services	Brokerage services as noted in <a href="#">§704.11(e) of NCUA regulations</a> .
Other Brokerage Services	Other brokerage services as noted in <a href="#">§704.11(e) of NCUA regulations</a> .

## Lending Services

### *Loan Support Services*

Corporate credit union CUSOs must report credit union customers that receive loan support services on the expanded Customer List tab of the CUSO Registry and may need to complete the Additional Service Information section.

---

<sup>7</sup> <https://www.ncua.gov/regulation-supervision/Pages/corporate-large/credit-union-service-organizations.aspx>

SERVICE	DESCRIPTION/INSTRUCTIONS
Business Loan Servicing	<p>Includes providing business loan processing and sales to include:</p> <ul style="list-style-type: none"> <li>• pre- and post- closing underwriting,</li> <li>• risk monitoring reports,</li> <li>• document preparation, and</li> <li>• servicing.</li> </ul> <p>Loan support services may also include debt collection services and sale of repossessed collateral.</p>

#### *Additional Service Information for Loan Support Services*

Corporate credit union CUSOs that perform services related to loan servicing must provide additional information relative to the balances of contracts serviced.

SERVICE	DESCRIPTION/INSTRUCTIONS
Business Loan Servicing	Report the total number and value of business loans the CUSO was servicing at the end of the most recent calendar year.

#### *Collection Activities*

Corporate credit union CUSOs must report credit union customers that receive collection activity services on the *expanded Customer List* tab of the *CUSO Registry* and may need to complete the *Additional Service Information* section.

SERVICE	DESCRIPTION/INSTRUCTIONS
Debt Collection Services	Includes contacting debtors, sending collection letters, credit bureau notification, and lawsuit filing.

#### *Additional Service Information for Collection Activities*

Corporate credit union CUSOs that perform services related to credit union lending, loan servicing, and leasing activities must provide additional information relative to the balances of contracts serviced and volume of loans/leases facilitated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Debt Collection Services	Report the total number and value of debt collection loans the CUSO was servicing as of the end of the calendar year.

### *Other Loan Support Services*

SERVICE	DESCRIPTION/INSTRUCTIONS
Loan Portfolio Review	This may include loan review audits, portfolio documentation reviews, compliance reviews, and reporting. A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> .
Sale of Repossessed Collateral	May include disposition of collateral, and recovery of deficiency balances in the absence of full recovery from collateral sale. A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> .
Training	Any lending related training including credit analysis, collections, risk ratings, and portfolio management. A CUSO must report credit union customers that receive this service on the <i>expanded Customer List</i> tab of the <i>CUSO Registry</i> .

## **Loan Origination**

### *Business Loan Origination*

These services include providing business loan consulting and origination services. Examples of business loan origination include commercial real estate, term loans, lines of credit, construction, agriculture, SBA loans, and loan participation servicing and brokering. Corporate credit union CUSOs must report credit union customers that receive business loan origination services on the *expanded Customer List* tab of the *CUSO Registry* and may need to complete the *Additional Service Information* section.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Commercial Real Estate Loans	Member business loans secured by real estate.

LOAN TYPE	DESCRIPTION/INSTRUCTIONS
Construction & Development Loans	<p>Business loans granted to fund commercial construction and development, <i>excluding</i> any loan made to finance the construction of a single 1 to 4 family residential property if a prospective homeowner has contracted to purchase the property and a loan to finance the construction of a single 1 to 4 family residential property per member- borrower or group of associated member-borrowers, irrespective of the existence of a contractual commitment from a prospective homeowner to purchase the property.</p> <p>This does include loans made for the purpose of acquiring property or rights to property with the intent to convert it to income producing property such as residential housing for rental or sale; commercial use; or similar use. This includes land or structure loans made with the intent of conversion into an income producing property such as residential housing for rental or sale, commercial or industrial use, or similar use.</p> <p>Construction and development loans also include a financing arrangement for the major renovation or development of property already owned by the borrower that will convert the property to an income producing property or convert the use of income producing property to a different use from its use before the major renovation or development or is a major expansion of its current use. A construction and development loan does not include loans to finance maintenance, repairs, or improvements to an existing income producing property that do not change its use.</p>
Commercial & Industrial (UCC collateral) Loans	<p>Commercial loans other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises. Include loans to individuals for commercial, industrial, and professional purposes but not for investment or personal expenditure purposes. For example, include loans to manufacturing companies, construction companies, wholesale and retail trade enterprises, cooperative associations, service enterprises, insurance agencies, and practitioners of law, medicine, and public accounting. Also include loans for the purpose of financing capital expenditures, current operations, and dealer floor plans.</p>
Government Guaranteed Loans (for example, SBA, USDA)	Loans to governmental entities such as municipalities, states, and federal agencies.

#### *Additional Service Information for Loan Origination Services*

Corporate credit union CUSOs that perform services related to loan origination must provide additional information relative to the balances of contracts serviced and volume of loans/leases facilitated.

SERVICE	DESCRIPTION/INSTRUCTIONS
Business Loan Origination: <ul style="list-style-type: none"> <li>Commercial Real Estate Loans</li> <li>Construction &amp; Development Loans</li> <li>Commercial &amp; Industrial (UCC Collateral)</li> <li>Government Guaranteed Loans (for example, SBA, USDA)</li> </ul>	<p>Business loans require reporting by CUSOs that provide commercial lending services as described in <a href="#">§723 of NCUA regulations</a>.</p> <p>Report the number and value of business loans in which the CUSO was involved in any aspect of the underwriting, granting, settlement or documentation process for the previous calendar year in the applicable respective category.</p> <p>Refinancing of existing credits and new loans facilitated should both be included. Do not include loans where the only activity was facilitating a participation agreement transaction. These amounts will be reported elsewhere.</p>

### *Participation Loans*

Participations are loans made by multiple lenders to a single borrower. Several lenders, for example, might partner to fund one extremely large loan, with one of the lenders taking the role of the “lead lender” or “originating lender.” This lending institution then recruits other lenders to participate and share the risks and profits. Large loans may also be participated out to other lenders after the loan is made.

Participations exclude purchased participations not qualifying for true sales accounting under GAAP (for example, participations purchased with substantial recourse), as these loans will still be reflected on the seller’s balance sheet.

Corporate credit union CUSOs must report credit union customers that receive business loan origination services on the *expanded Customer List* tab of the *CUSO Registry* and may need to complete the *Additional Service Information* section.

PARTICIPATION TYPE	DESCRIPTION/INSTRUCTIONS
Participation Loans Sold	Includes loans originated by the CUSO and participations are sold to other lenders. It also includes any service where the CUSO assists another lead lender in attracting, developing, evaluating, underwriting or servicing loan sold to other participating lenders.
Participation Loans Purchased	Includes purchasing participations for the use of the CUSO or assisting credit unions with purchasing and/or servicing participations from other lead lenders.



PARTICIPATION TYPE	DESCRIPTION/INSTRUCTIONS
Participation Brokering/ Servicing	Activity where the CUSO has assisted or lead efforts to locate loan participations between interested/willing buyers and sellers.

### *Additional Service Information for Participation Loan Services*

Corporate credit union CUSOs that perform services related to participation loan services must provide additional information relative to the participation loans sold, participation loans purchased as well as balances of contracts serviced and volume of loans/leases facilitated.

PARTICIPATION TYPE	DESCRIPTION/INSTRUCTIONS
Participations Loans Sold	Report the number and value of participation loans sold for the last calendar year.
Participations Loans Purchased	Report the number and value of participation loans purchased for the last calendar year.
Participations Loans Brokering/Servicing	Report the number and value of participation loans brokered or services for the last calendar year.

### **Member Services**

Corporate credit union CUSOs must include information on member services when applicable.

SERVICE	DESCRIPTION/INSTRUCTIONS
Business Banking Services	Services that provide either in-house, or through turnkey operation, a suite of financial products. Products may include loan products, risk monitoring, and consulting services for business loan, deposit, payment and cash management products.

### **Operations – Clerical, Professional, Management and Currency Services**

Corporate credit union CUSOs must include information on member services when applicable.

SERVICE	DESCRIPTION/INSTRUCTIONS
Audit and Compliance Consulting Services	Services that provide as-requested and agreed upon (in predetermined scope arrangement), audits (internal, operational, financial, or compliance); and providing education and consultation services for developing statutory and regulatory compliance programs related to the Bank Secrecy Act, Anti Money Laundering provision, Office of Foreign Asset Control, and U.S. Patriot Act.
Business Consulting Services	Consulting services provided in support of business development, strategic planning, industry analysis, and operational efficiency.
Coin and Currency Services	Includes providing replenishment or deposit of excess coin and cash. This may include vault cash orders, ATM replenishments, and other similar services. Coin and currency services may be offered through agreement with another financial institution, direct with the Federal Reserve, through an armored car service agreement, or through other similar arrangement.
Human Resources Services	Services addressing human capital needs, reporting, and management considerations to include development of policies, procedures, and employee manuals.
Marketing and Research Services	Services that provide systematically gathering, recording, and analyzing data about issues relating to marketing credit union products and services to identify and assess how changing elements of the marketing mix affect member behavior. Producing reports of research, making recommendations for marketing strategies, and other similar market and research services.
Payroll Services	Services providing management of payroll processing, reporting, and tax filing.
Product Development Services	Providing research and development of products and services specific to the needs of credit unions and their members/consumers.
Training Services	Furnishing of pre-packaged training products, developing new or customizing existing training products/modules, and facilitating education and training of credit union staff.
Insurance Brokerage or Agency Referrals	Services that make third party insurance services or products available. This may include endorsing a product or service, negotiating group discounts and making referrals.

### Payments and Electronic Transaction Services

Corporate credit union CUSOs must report credit union customers that receive payment and electronic transaction services on the *expanded Customer List* tab of the *CUSO Registry*.

SERVICE	DESCRIPTION/INSTRUCTIONS
Automated Clearing House (ACH)	<p>Services that provide for the receipt, processing, distribution, and settlement of electronic credits and debits among financial institutions for final posting to business entities, credit unions and members/consumers. Activities include:</p> <ul style="list-style-type: none"> <li>• receipt of ACH files;</li> <li>• file distribution;</li> <li>• receipt and processing of returned items and notification of change files;</li> <li>• offering and/or processing ACH origination files;</li> <li>• assisting with ACH exceptions and transaction disputes;</li> <li>• providing settlement of ACH files; and</li> <li>• other similar ACH services.</li> </ul>
Automated Teller Machine (ATM), Electronic Funds Transfer (EFT), and Point of Sale (POS) Services and Networks	<p>Includes offering programs that allow access to a network of EFT terminals and ATMs to initiate PIN-based debit or ATM card transactions. ATM services utilizing a shared ATM network, setting up a private ATM network, monitoring of ATM connectivity and availability, including the management of telecom circuits and modems, assisting with the implementation of new ATMs, ensuring data security and integrity, providing network access, authorization of PIN transactions completed at ATMs, including settlement of related funds. Other services include fraud monitoring of PIN transactions, adjustment and dispute resolution processing to include card blocking, chargeback processing, related research and other similar services.</p>
Bill Pay and Electronic Bill Presentment and Payment (EBPP) Services	<p>Includes offering services to allow consumers to send money to a creditor or vendor to be credited against a specific account. Bill payments may be executed electronically, via paper check or banker's draft, or other similar electronic payment means. Services may also include electronically presenting bills and/or billing statements.</p>
Credit Card, Debit Card, and Gift or Prepaid Card Program Services	<p>Includes offering debit, credit, and gift or prepaid card programs and processing to include: access to card networks and gateways, authorization and settlement of signature debit transactions, including:</p> <ul style="list-style-type: none"> <li>• settlement of related funds;</li> <li>• fraud monitoring;</li> <li>• risk management; and</li> <li>• case support services to include: <ul style="list-style-type: none"> <li>○ neural networks and charge-back processing services;</li> </ul> </li> </ul>

SERVICE	DESCRIPTION/INSTRUCTIONS
	<ul style="list-style-type: none"> <li>○ back office card support and management;</li> <li>○ reconciliation of daily settlement and adjustment processing;</li> <li>○ card maintenance, issuance, and transaction reports;</li> <li>○ card program project management and implementation; and</li> <li>○ other similar services.</li> </ul> <p>Gift or prepaid cards may be reloadable or non-reloadable.</p>
Electronic Statements/Paper Statements	Services that provide electronic and paper delivery of periodic account statements.
Forward Check Collection / Remote Deposit Capture Services	Services offering a suite of image, electronic, and paper forward check processing, collection, clearing, settlement, adjustment, and reporting services. Deposit processing may occur as either “traditional” paper processing, electronic truncation, or image capture, processing, and transmission of check images from remote or centralized locations. Remote deposit capture services may include branch, teller, merchant, ATM, and consumer capture, and other similar forward check collection services. Activities may include resale of equipment through negotiated agreement, bundled services, and support agreements.
Lockbox and Remittance Services	Services providing wholesale or small batch retail remittance processing services. Service includes receiving and processing payments, providing reports or files of activity, depositing of funds, and forward collection of items.
Official Check Services	Services providing business share drafts (checks), official checks, and money order programs to include processing, clearing, and settlement of items, maintaining list of issued drafts, and providing daily reports for reconciliation.
Online and Mobile Banking	Services that provide internet-based technological services which may provide real-time, 24/7 access to consumers’ financial information. This includes the ability to manage a variety of transactional and non/transactional activities within and between accounts which may include electronic transfers, payments, on-line loan applications, and other similar banking activities. Access to accounts may be through internet web applications and/or portable electronic devices.
Shared Branching Services	Services providing for the sharing of infrastructure to establish a private, secure, cooperative processing network that accepts transactions from members of participating credit unions. Shared branching functionality includes conducting deposits, account balance inquiries, and check cashing, and requesting funds transfers, official checks, or other similar services.

SERVICE	DESCRIPTION/INSTRUCTIONS
Share Draft, Check Imaging, and Archival Services	Services providing for capturing and storing images of physical share drafts or checks for the purpose of facilitating forward check collection, maintaining electronic archives, and facilitating electronic access to check images for consumers' statements, integration with internet banking websites, and other similar purposes. Service may also include creating copies of archival history to facilitate "in-house" storage or transfers to new third-party service providers.
Share Draft (Check) Processing	In clearing services for the receipt and processing of share drafts (checks) either as electronic images or physical checks received from the Federal Reserve Bank, image exchange networks, or through direct presentment arrangements with other financial institutions. Services include receipt and processing of in clearing checks for file distribution, processing of return files, adjustments, dispute resolution assistance, financial settlement of files, and other similar services.
Share Draft Fraud and Risk Management Services	Services providing complementary services for share draft processing designed to identify and prevent account fraud and losses during the share draft clearing process.
Wire Transfer Services (Domestic and International)	Services that provide for electronically transferring funds through the Federal Reserve Bank, other financial institution, or other similar third-party funds transfer agent (in other words, Western Union, etc.) directly to a domestic or foreign financial institution or receiving transfer agent with final credit to business entities, credit unions, and member/consumers.

### Other Services

SERVICE	DESCRIPTION/INSTRUCTIONS
Dormant/Inactive	Select <i>No Services Being Offered</i> if the CUSO is not providing any services at the time but may provide services in the future.
Other Service Type Not Listed	Check this box if the CUSO provides a service type not listed.

### Information Technology and Data Processing Services

Corporate credit union CUSOs must report credit union customers that receive any of the following information technology and data processing services on the expanded Customer List tab of the CUSO Registry.

SERVICE	DESCRIPTION/INSTRUCTIONS
Information Technology (IT) Consulting and Management Services	<p>Services providing consulting and management services for IT infrastructure design and architecture, system security, administration, support, resource management and monitoring. Services can include:</p> <ul style="list-style-type: none"> <li>• Software as a Service (SaaS)</li> <li>• Infrastructure as a Service (IaaS)</li> <li>• Platform as a Service (PaaS)</li> <li>• Planning and management</li> <li>• Provisioning of hardware and software for business continuity planning to include online data backup and recovery services</li> </ul> <p><i>Provisioning</i> refers to providing or supplying the actual IT hardware/software necessary for Business Continuity/Disaster Recovery.</p>
Secure Collaboration Services	<p>Services providing programs, systems, or sites for establishing secure communication channels for private document storage and distribution, and dissemination of confidential or sensitive information for the purpose of collaboration between authorized parties.</p>
Software Systems Development/ Application Programming Interface (API) Development	<p>Services that provide designing, coding, testing and updating custom software system data programs and other code (for example, scripts). Application Programming Interface (API) development includes developing, testing, and updating custom applications which interface with other existing systems and applications such as core processing systems.</p>
Web Authentication and Security Monitoring	<p>Web security and monitoring services such as:</p> <ul style="list-style-type: none"> <li>• authentication and encryption of passwords and other similar techniques for secure member login to intranets, extranets, and private websites;</li> <li>• host-based intrusion protection and detection;</li> <li>• log monitoring;</li> <li>• hacker-safe monitoring programs;</li> <li>• configuration and daily administration web security; and</li> <li>• other similar monitoring services.</li> </ul>

SERVICE	DESCRIPTION/INSTRUCTIONS
Web Development, Hosting and Content Management	Includes developing and designing non-transaction public websites, private or internal websites, and web applications. Website hosting to include maintaining the servers and hypertext markup language (HTML) code for public and private web sites, intranets, and Web applications used on customer websites. Offering web content management (WCM) systems to simplify the publication of web content and updates to web sites and mobile devices.
Core System Data Processing	Services offering a back-end system in a service bureau environment used to process and record daily transactions and post updates to accounts and other financial records. This typically includes deposit, loan and credit-processing capabilities, with interfaces to general ledger systems and reporting tools, and may allow for or integrate with front-end member access platforms.
Electronic Document Management	Services providing document and record management systems which may allow for document archival, reporting, secure remote access, and similar services.

### ***Credit Union Customer List***

Corporate credit union CUSOs must report credit union customer information based on the nature of the services provided to customers.<sup>8</sup> For reporting purposes, a “customer” is a credit union with whom the CUSO has a contractual relationship to provide a service.

CUSOs must report at least one customer. For example, if the CUSO is wholly owned, the owner is also the customer.

### **Basic Customer List**

Corporate credit union CUSOs that do not offer **complex or high-risk services** as defined by NCUA regulations must report the following credit union customer information.<sup>9</sup>

---

<sup>8</sup> For more information, see NCUA Letter to Credit Unions 13-CU-13, [Changes to NCUA Regulations related to Credit Union Service Organizations](#), issued in November 2013.

<sup>9</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema.

ITEM	DESCRIPTION/INSTRUCTIONS
NCUA #	For a <b>federal credit union</b> , enter the NCUA charter number. For a <b>federally insured, state chartered credit union</b> , enter the NCUA federal insurance certificate number. For a <b>non-federally insured, state chartered credit union</b> , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
Credit Union Name	Enter the credit union's legal name.
Loan	Select the check box if the credit union has a loan to the CUSO. Do not select the check box if the credit union does not have a loan to the CUSO. A loan does not include funds placed on deposit to facilitate a clearing-through account.
Investment	Select the check box if the credit union has an ownership investment to the CUSO. Do not select the check box if the credit union does not have an ownership investment in the CUSO.

### Expanded Customer List

Corporate credit union CUSOs that offer a **complex or high-risk service** as defined by NCUA regulations must report the following credit union customer information.<sup>10</sup>

ITEM	DESCRIPTION/INSTRUCTIONS
NCUA #	For a <b>federal credit union</b> , enter the NCUA charter number. For a <b>federally insured, state chartered credit union</b> , enter the NCUA federal insurance certificate number. For a <b>non-federally insured, state chartered credit union</b> , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
Credit Union Name	Enter the credit union's legal name.

<sup>10</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema.



ITEM	DESCRIPTION/INSTRUCTIONS
Loan Amount	Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO. If the credit union does not have a loan to the CUSO, enter zero. Loans are defined in § 704.11(b)(2) and § 712.2(b) of NCUA regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, do <b>not</b> report loan volume the CUSO has generated for the credit union.
Investment Amount	Report the amount that the CUSO has recorded on its books as the credit union's total dollar investment in the CUSO. <b>If the credit union does not have an investment in the CUSO, enter zero.</b>
Services	Check the box under the services offered to each credit union customer.

### Owners<sup>11</sup>

ITEM	DESCRIPTION/INSTRUCTIONS
Associated number	<p>Customers that are also owners flow directly from the credit union customer list if the CUSO reports the credit union as having an investment.</p> <p>For additional owners::</p> <ul style="list-style-type: none"> <li>• Report a <b>CUSO</b> using their EIN.</li> <li>• Report a <b>credit union</b> using its NCUA number (Federal Charter, Insurance number or NFICU NCUA ID number)</li> <li>• Report a <b>bank</b> using its Federal Insurance (FDIC) number.</li> <li>• Report <b>other entities</b> (businesses) using their EIN.</li> <li>• Report any <b>other</b> owners; these do not need an associated number, but require a city and state. Credit unions should not be reported in this field.</li> </ul>
Type	For credit union customers that are also owners, the <i>type</i> choice flows directly from the customer lists, if populated. For all other owners, select the <i>type</i> which best describes the owner. Type options include bank, business, CUSO, credit union, or other.

<sup>11</sup> You may use a schema to facilitate populating this information. Refer to the *Using Schema Quick Guide* for more information on using and importing schema

ITEM	DESCRIPTION/INSTRUCTIONS
Name	Report the legal name of the owner.
% of Ownership	Enter the percentage of ownership the owner holds up to nine decimal places. The sum of all ownership interests listed for the CUSO must equal 100 percent. The percentage of ownership typically is determined by the number of shares or membership units assigned to each owner in a corporation or partnership. Refer to your incorporation articles or partnership agreements.
Investment Amount	Report the amount that the CUSO has recorded on its books as the credit union's total dollar investment in the CUSO. <b>If the credit union does not have an investment in the CUSO, enter zero.</b>
Loan Amount	Report the amount of outstanding loan balance(s), available line(s) of credit from the credit union, and/or guarantee(s) the credit union has made to or on behalf of the CUSO. <b>If the credit union does not have a loan to the CUSO, enter zero.</b> Loans are defined in §704.11(b)(2) and §712.2(b) of NCUA regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, do <b>not</b> report loan volume the CUSO has generated for the credit union.

### Financial Information

ITEM	DESCRIPTION/INSTRUCTIONS
Effective Date of Audit	Report the effective date of the audit. This date must be an end-of-month date. If you provided an audit date in a prior year, the new date must be equal to or greater than the date previously provided.
Auditor Name	Report the auditor name. You may leave this field blank if the CUSO has not yet engaged an auditor for the audit period.
Total Assets	Report the total unconsolidated assets of the CUSO as of the audit date.
Total Liabilities	Report the total unconsolidated liabilities of the CUSO as of the audit date.
Total Equity	Report the total unconsolidated equity of the CUSO as of the audit date.
Gross Revenue	Report the total unconsolidated gross revenue of the CUSO as of the audit date.
Net Income	Report the total unconsolidated net income of the CUSO as of the audit date.

ITEM	DESCRIPTION/INSTRUCTIONS
Audited Financial Statement	Click on the Select Files button to provide / upload a copy of your most recent unconsolidated audited financials. Uploaded files must be <i>Adobe®</i> (.pdf) format and limited to 15 megabytes. <i>If audited financial statements are not available</i> , check the box stating that they are not provided and provide an explanation.

### **Additional Documentation Upload**

A CUSO owned in whole or in part by a corporate credit union can upload documents to meet [regulatory reporting requirements](#).<sup>12</sup> All uploaded documents must be in Adobe® (.pdf) format, and cannot exceed 15 megabytes. Corporate CUSOs can upload the following:

- Bond/liability insurance
- Business contingency test results
- Report on controls at a service organization
- Part 748 of NCUA regulations compliance
- Part 749 of NCUA regulations compliance (records preservation and retention)
- Security program
- Annual reports to owner
- Strategic plans
- Performance reports
- Vendor due diligence reports
- PCI/DSS compliance certification
- Business continuity plans

---

<sup>12</sup> <http://www.ncua.gov/regulation-supervision/Pages/corporate-large/credit-union-service-organizations.aspx>