

INSTRUCTIONS FOR COMPLETION OF SEASONAL FLOW COMPUTATION - NCUA 7004

This workpaper will be completed by all credit unions applying for credit to meet annual recurring seasonal flows. The form will be completed by entering the Share and Loan Account total balances for each month end during the two calendar years prior to the year for which the current advance is being requested. The share balance will include all share accounts and share certificate accounts. The loan balance will include all loans.

Net Funds Available Column

If the share account balance exceeds the loan account balance enter the difference with a plus (+) sign in front of the number in this column. If the loan balance exceeds the share account balance enter the difference with a minus (-) sign in front of the number in this column.

Seasonal Swing from Peak Column

First determine the largest balance of net funds available for any month during the calendar year. Next subtract from this figure the amount listed in the Net Funds Available Column and enter the result in this column for each month during the year. The result will either be zero (0) or less than zero (0) with a minus (-) sign appearing in front of the results which are less than zero (0).

The following example demonstrates the proper method for completing this form for one year. Again, be certain to complete the information for two (2) calendar years prior to the year for which the current advance is being requested.

SEASONAL FLOW COMPUTATION (EXAMPLE)

Name of Credit Union: _____

Months Ending during 19 ____	Share Account Balances (000 Eliminated)	Loan Account Balances (000 Eliminated)	Net Funds Available +/- (000 Eliminated)	Seasonal Swing From Peak (000 Eliminated)
January	\$53* \$43	* \$+-10	* \$0	
February	52	42	+10	0
March	52	42	+10	0
April	40	45	+5	-5
May	48	46	+2	-8
June	48	46	+2	-8
July	46	47	-1	-11*
August	47	48	-2	-12
September	48	48	0	-10
October	50	45	+5	-5
November	54	44	+10	0
December	52	42	+10	0

* Total share balances for January 1995, \$53,353.

* Total loan balances for January 1995, \$42,960.

* Largest balance of net funds available for any month during the calendar year.

* A seasonal trend is reflected by the decreasing amount of net funds available during the period from April through August and then an increase in the amount of net funds available from September through November. If a similar trend were reflected by 1994 data the credit union would be in a position to support a request for seasonal credit.

APPENDIX C-3
SEASONAL FLOW COMPUTATION

NAME OF CREDIT UNION: _____

Months Ending during 20	Share Account Balances (000 eliminated)	Loan Account Balances (000 eliminated)	Net Funds Available +/- (000 eliminated)	Seasonal Swing from Peak (000 eliminated)
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Months Ending during 20	Share Account Balances (000 eliminated)	Loan Account Balances (000 eliminated)	Net Funds Available +/- (000 eliminated)	Seasonal Swing from Peak (000 eliminated)
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

*Read instructions page prior to completing this form.
Report all dollar amounts rounded to nearest \$1,000
Example: \$1,582 as \$2