



NCUA

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REGISTRY

Instructions

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Natural Person Credit Union CUSOs

General and expanded information collected in the [CUSO Registry](#) as required under NCUA rules and regulations is described in this section.¹ 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
<i>Registry Number*</i>	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.
<i>Employer ID (EIN)</i>	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.
<i>Legal Name of CUSO*</i>	The CUSO's full, legal name as registered with the state where the CUSO is organized.
<i>Type of Legal Organization</i>	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.
<i>Does a corporate CU or a corporate CU's CUSO have an investment in your organization?</i>	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. For a list of corporate credit unions, please see the NCUA webpage at: https://www.ncua.gov/regulation-supervision/Pages/corporate-large/list.aspx
<i>Physical Address*</i>	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.
<i>CEO Name</i>	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.
<i>CEO E-mail Address</i>	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.

¹ NCUA rules and 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
<i>Effective Date of Audit*</i>	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.
<i>Are you a Subsidiary CUSO?</i>	Select <i>Yes</i> if your CUSO is partially or wholly owned by another CUSO.
<i>Date Organized</i>	Date the CUSO was legally incorporated or formed.
<i>Are you regulated by any other agency?</i>	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
<i>Mailing Address*</i>	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).
<i>Phone Number*</i>	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.
<i>General E-mail Address</i>	The CUSO's general e-mail address. If the CUSO does not have a public email address leave this field blank.
<i>Website Address*</i>	The CUSO's public website address URL. If the CUSO does not have a public website leave this field blank.
<i>Trade Names*</i>	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 are available through the public CUSO Registry search function.

Investment Services

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
<i>Safekeeping Assets</i>	<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>
<i>Trustee, Guardian, and Fiduciary</i>	<p>Traditional fiduciary services include personal trust and estate administration, retirement plan services, investment management services, and corporate trust administration. This can include financial planning; cash management; tax advisory and preparation; and advice on, and execution of, financial risk management products, such as derivatives.</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>
<i>Other Trust Services</i>	<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>
<i>Securities Brokerage Services</i>	<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>

Additional Service Information for Investment Services

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
<i>Safekeeping - Assets Under Management</i>	Report the balance, in U.S. dollars, of assets in safekeeping as of the end of the most recent calendar year. Do not include investments reported as assets managed. Include investments where the CUSO solely performs the functions of forwarding income or disbursements from the investments.
<i>Safekeeping - Number of Clients</i>	Report the number of unique clients (customers) of the CUSO at the end of the most recent calendar year.
<i>Trustee, Guardian, and Fiduciary - Assets Managed</i>	Report the balances 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.
<i>Trustee, Guardian, and Fiduciary -Number of Clients</i>	Report the number of unique clients (customers) of the CUSO at the end of the most recent calendar year. For trust clients, count each trust, not trustee, as one client.

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
<i>Electronic Income Tax Filing</i>	Submitting customers' tax records electronically to the IRS or state tax agency.
<i>Information Technology (IT) Consulting and Management Services</i>	<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"> • Software as a Service (SaaS) • Infrastructure as a Service (IaaS) • Platform as a Service (PaaS) • Planning and management • Provisioning of hardware and software for business continuity planning to include online data backup and recovery services <p>Provisioning refers to providing or supplying the actual IT hardware/software necessary for Business Continuity/Disaster Recovery.</p>
<i>Record Retention</i>	Providing secure physical or electronic offsite storage of vital records.
<i>Secure Collaboration Services</i>	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.
<i>Software Systems Development / Application Programming Interface (API) Development</i>	<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>
<i>Web Authorization and Security Monitoring</i>	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.
<i>Web Development, Hosting and Content Management</i>	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.
<i>Core System Data Processing</i>	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.

Service	Description/Instructions
<i>Disaster Recovery Services</i>	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.
<i>Other IT Services</i>	Any information or data processing service not covered by the services listed above.

Lending Services

Loan Support Services

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

Service	Description/Instructions
<i>Business Loan Servicing</i>	Business loans are defined in §723.2 of NCUA rules and regulations . Servicing may include collection and distribution of payments, loan monitoring, collateral inspection, escrow, and delinquent loan collections.
<i>Consumer Mortgage Servicing</i>	Servicing of mortgages secured by a 1 to 4 family residential property. May include collection and distribution of payments, loan monitoring, collateral inspection, escrow, and delinquent loan collections.
<i>Credit Card Loan Servicing</i>	Includes authorization, batching, clearing and settlement, funding, and charge backs. May also include collection and distribution of payments, loan monitoring, and delinquent loan collections.
<i>Indirect Loan Servicing</i>	Includes point of sale and outsourced lending relationships through a third party. This may include collection and distribution of payments, loan monitoring, collateral inspection, escrow, and delinquent loan collections.
<i>Student Loan Servicing</i>	Servicing of federally insured, non-federally insured, and uninsured loans. 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.
<i>Other Loan Servicing</i>	Any loan servicing product or service not covered by the services listed above.

Additional Service Information for Loan Support Services

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
<i>Business Lending Servicing</i>	Report the total number and value of business loans the CUSO was servicing at the end of the most recent calendar year.
<i>Consumer Mortgage Servicing</i>	Report the total number and value for consumer mortgages the CUSO was servicing as of the end of the calendar year.
<i>Credit Card Servicing</i>	Report the total number and value for outstanding credit card loan balances that the CUSO was servicing as of the end of the calendar year.
<i>Indirect Loan Servicing</i>	Report the total number and value for indirect loans the CUSO was servicing as of the end of the calendar year.

Service	Description/Instructions
<i>Student Loan Servicing</i>	Report the total number and value for student loans the CUSO was servicing as of the end of the calendar year.
<i>Other Loan Servicing</i>	Report the total number and value for other loans the CUSO was servicing as of the end of the calendar year.

Collection Activities

Service	Description/Instructions
<i>Debt Collection Services</i>	May include contacting debtors, sending collection letters, repossession or foreclosure, credit bureau notification, and lawsuit filing. 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.
<i>REO Management</i>	The management of assets included in foreclosure (real estate owned). This may include property management activity. 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.
<i>Sale of Repossessed Collateral</i>	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> .

Additional Service Information for Collection Activities

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
<i>Debt Collection Services</i>	Report the total number and value of debt collection loans the CUSO was servicing as of the end of the calendar year.
<i>REO Management</i>	Report the total number and value of REO properties the CUSO managed as of the end of the calendar year.

Other Loan Support Services

Service	Description/Instructions
<i>Loan Portfolio Review</i>	<p>This may include loan review audits, portfolio documentation reviews, compliance reviews, and reporting, etc.</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>
<i>Mortgage Securitizations</i>	<p>Pooling together mortgage loans and packaging them for sale in the form of securities which are backed by the underlying mortgages. Investors receive payments out of the interest and principal on the underlying loans.</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>
<i>Purchase and Servicing of Non-Performing Loans</i>	<p>The purchase and servicing of one or more non-performing loans by a CUSO.</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>
<i>Real Estate Settlement Services</i>	<p>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.</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>
<i>Title and Escrow Services</i>	<p>May include holding funds and documents and controlling the flow of both, keeping parties informed of progress, responding to lender requirements, securing title insurance, obtaining approval of reports from all parties, prorating and adjusting insurance, taxes, rents, and fees, and recording lien and loan documents.</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>
<i>Training</i>	<p>Any lending related training including credit analysis, collections, risk ratings, and portfolio management.</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>
<i>Other Loan Services</i>	<p>Any other loan services not listed above.</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 may need to complete the <i>Additional Service Information</i> section.</p>

Additional Service Information for Other Loan Support Services

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
<i>Mortgage Securitization</i>	Report the total number and value of mortgage securitizations the CUSO was involved with during the prior calendar year.

Loan Origination

Business Loan Origination

CUSOs must report credit union customers that receive any of the following business loans on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Loan Type	Description/Instructions
<i>Commercial Real Estate Loans</i>	Business loans secured by real estate.
<i>Construction and Development Loans</i>	Business loans granted to fund commercial construction and development. For further guidance see §7236 of NCUA rules and regulations .
<i>Commercial and Industrial (UCC Collateral) Loans</i>	Commercial loans other than those secured by real estate, for commercial and industrial purposes to sole proprietorships, partnerships, corporations, and other business enterprises. Includes loans to individuals for commercial, industrial, and professional purposes, but not for investment or personal purposes.
<i>Loans to Government Entities</i>	Loans to governmental entities such as municipalities, states, and federal agencies.
<i>Government Guaranteed Loans (e.g. SBA, USDA)</i>	Loans guaranteed by a government sponsored enterprise, agency or entity.
<i>Other Business Loan Origination</i>	Includes all other commercial loans including unsecured, or any not listed above.

Consumer Mortgage Loan Origination

CUSOs must report credit union customers that receive any of the following consumer mortgage loans on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Loan Type	Description/Instructions
<i>Construction Loans</i>	A consumer mortgage loan granted to fund construction on a 1 to 4 family residential property.
<i>First Lien Mortgages</i>	A mortgage real estate loan in which the lender is in the first position.
<i>Home Equity Lines of Credit</i>	A dwelling-secured line of credit that generally provides a draw period followed by a repayment period.
<i>Jumbo Mortgages</i>	Consumer mortgages as defined by Freddie Mac and Fannie Mae for loans above the secondary market limits.
<i>Reverse Mortgages</i>	A home equity conversion mortgage or a proprietary reverse mortgage product and is a complex loan typically offered to elderly borrowers and requires no monthly mortgage payment.
<i>Second Lien Mortgages</i>	A mortgage real estate loan in which the lender is in the second position.
<i>Other Consumer Mortgage Origination</i>	Any other consumer mortgage loan not listed above. Includes consumer mortgage loans in the third position or lower.

Indirect Lending

An indirect loan is a loan made through a vendor or other third party that facilitates the financing arrangement, including, but not limited to, auto loans, recreational vehicle loans, furniture loans, real estate loans, business loans, and non-federally guaranteed student loans. The credit union is responsible for making the underwriting decision, and the loan is assigned immediately to the credit union after being made.

CUSOs must report credit union customers that receive any of the following loans on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Loan Type	Description/Instructions
<i>Indirect Auto Loans</i>	Includes point of sale and out sourced lending relationships through a third party vendor for the purchase of vehicle.
<i>Indirect First Lien Mortgages</i>	Includes outsourced lending relationships through a third party vendor for real property with the lender in the first position.
<i>Indirect Second Lien Mortgages</i>	Includes outsourced lending relationships through a third party vendor for real property with the lender in the second position.
<i>Indirect HELOCs</i>	Includes outsourced lending relationships through a third party vendor for a dwelling secured line of credit that generally provides a draw period followed by a repayment period.
<i>Indirect Student Loans</i>	Includes outsourced lending relationships through a third party vendor for non-federally insured student loans.
<i>Other Indirect Loans</i>	Includes point of sale and outsourced lending relationships through a third party vendor for any other collateral or purpose not listed above.

Purchase and Sale of Participations

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 (e.g., participations purchased with substantial recourse), as these loans will still be reflected on the seller’s balance sheet.

CUSOs must report credit union customers that purchase and sell participations on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Participation Type	Description/Instructions
<i>Participation Loans Sold</i>	Includes loans that are originated by the CUSO and participations are sold to other lenders. It also includes any service where the CUSO assists another lender in attracting, developing, evaluating, underwriting, or servicing loans sold to other participating lenders.

Participation Type	Description/Instructions
<i>Participation Loans Purchased</i>	Includes purchasing participations for the CUSO or assisting credit unions with purchasing and/or servicing participations from other lead lenders.

Student Loan Origination

CUSOs must report credit union customers that receive any of the following student loans on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Loan Type	Description/Instructions
<i>Student Loans- Government Insured</i>	State- or federal government-insured loans student loans such as Stanford, Perkins, PLUS and consolidation loans.
<i>Student Loans- Non Government Insured</i>	Includes non-insured student loans or privately insured student loans.

Additional Service Information for Loan Origination Services

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
<i>Business Loan Origination (all categories)</i>	<p>Business loans require reporting by CUSOs that provide commercial lending services as described in §723 of NCUA rules and regulations.</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. Refinancing of existing credits and new loans facilitated should both be included.</p> <p>Do not include loans where the only activity was facilitating a participation agreement transaction. These amounts will be reported elsewhere.</p>
<i>Consumer Mortgage Loan Origination (all categories)</i>	<p>Report the number and value of mortgage 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>Do not include loans where the only activity was packaging the mortgages for sale or the selling of a mortgage. These amounts are reported under mortgage securitization.</p>

Service	Description/Instructions
<i>Indirect Loans (all categories)</i>	Report the number and value of indirect loans in which the CUSO was involved in the underwriting, granting, settlement or documentation process for the previous calendar year in the applicable respective category. This includes both refinancing and new loans facilitated.
<i>Participations Loans – Sold or Purchased</i>	Report the number and value of participation loans sold or purchased for the last calendar year where the CUSO has assisted or lead efforts to locate participations or sales between or among lenders.
<i>Student Loan Origination (all categories)</i>	Report the number and value of student loans in which the CUSO was involved in the underwriting, granting, settlement or documentation process for the previous calendar year in the applicable respective category. If the loan was a refinance or consolidation of a previous student loan, report the gross amount of the loan, even if no additional money was advanced.

Other Loans

CUSOs must report credit union customers that receive any of the following loans on the *expanded Customer List* tab of the *CUSO Registry*, and may need to complete the *Additional Service Information* section.

Loan Type	Description/Instructions
<i>Credit Card Loan Origination</i>	Includes processing applications, performing analysis and taking a credit card loan to funding.
<i>Leasing</i>	Leases Receivable include direct financing leases as defined by GAAP (credit union is lessor).
<i>Pay Day Loans</i>	A type of short-term borrowing (generally 6 months or less) where an individual borrows a small amount at a high rate of interest.

Additional Service Information for Other Loans

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
<i>Credit Card</i>	Report the number and value of credit card lines of credit where the CUSO was involved in underwriting, granting, settlement, or documentation for the previous calendar year end. The reporting in this section is limited to lending activities. If your CUSO solely provides servicing or transaction-processing of credit cards, this information will be reported as a different service.
<i>Leasing</i>	Report the number and value of total lease contracts where the CUSO was involved in some aspect of the underwriting, granting, settlement or documentation process auto leasing or other consumer lease financing arrangements for the previous calendar year. Lease financing services provided by the CUSO for business or commercial purposes should be included in the <i>Business Lending</i> section of the registry.
<i>Pay Day Loans</i>	Report the number and value of pay day loans where the CUSO was involved in some aspect of the underwriting, granting, settlement, documentation, or recommendations for approval as of the previous calendar year.

Member Services

Service	Description/Instructions
<i>Call Center Services</i>	Services designed to handle customer service requests with new and existing customers for an organization.
<i>Financial Counseling Services</i>	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.
<i>Insurance Brokerage or Agency Referrals</i>	Includes agency for sale of insurance, vehicle warranty programs, and group purchasing programs.
<i>Real Estate Brokerage Services</i>	Services facilitating the sale or purchase of real estate. It can also include residential property management.
<i>Tax Preparation Services</i>	Service preparing state and federal income tax filings.
<i>Travel Agency Services</i>	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
<i>Audit Services</i>	Services that provide as-requested and agreed upon procedures, audits; including internal, operational, financial, or compliance audits.
<i>Business Consulting Services</i>	Consulting services provided in support of business development, strategic planning, industry analysis, and operational efficiency.
<i>Checking and Currency Services</i>	Includes check cashing; coin and currency services; and money order, savings bonds, travelers' checks, and purchase and sale of U.S. Mint commemorative coins services.
<i>CUSO Investments in Non-CUSO Service Providers</i>	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.
<i>Fixed Asset Services</i>	Includes management, development, sale, or lease of fixed assets; and sale, lease, or servicing of computer hardware or software.
<i>Human Resource Services</i>	Providing advice and assistance to businesses in: human resources and personnel policies, practices, and procedures; employee benefits planning, communication, and administration; compensation systems planning; and wage and salary administration.
<i>Marketing and Research Services</i>	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.
<i>Payroll Services</i>	<p>Services providing payroll processing, reporting, and tax filing.</p> <p>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.</p>
<i>Physical Security</i>	Alarm and building security monitoring or other physical security protection services.
<i>Training Services</i>	Furnishing of pre-packaged training products, developing new or customizing existing training products/modules, and facilitating education and training of credit union staff.
<i>Vendor Management</i>	Assisting with evaluating and monitoring third party service providers.
<i>Other Operational, Professional and Management Service</i>	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
<i>Automated Clearing House (ACH)</i>	Activities include receipt of ACH files; file distribution; receipt and processing of returned items and notification of change files; offering and/or processing ACH origination files; assisting with ACH exceptions and transaction disputes; providing settlement of ACH files; and other similar ACH services.
<i>Automated Teller Machine (ATM), Electronic Funds Transfer (EFT), and Point of Sale (POS) Services and Networks</i>	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 fraud monitoring of PIN transactions, data security, adjustment and dispute resolution processing to include card blocking, chargeback processing, related research and other similar services.
<i>Bill Pay and Electronic Bill Presentment and Payment (EBPP) Services</i>	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.
<i>Credit Card, Debit Card, and Gift or Prepaid Card Program Services</i>	Includes offering, managing, processing, or settling of debit, credit, and gift or prepaid card programs.
<i>Electronic Statements/Paper Statements</i>	Services that provide electronic and paper delivery of periodic account statements.
<i>Forward Check Collection / Remote Deposit Capture Services</i>	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.
<i>Lockbox and Remittance Services</i>	Service includes receiving and processing payments, providing reports or files of activity, depositing of funds, and forward collection of items.
<i>Official Check Services</i>	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.
<i>Online and Mobile Banking</i>	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.
<i>Shared Branching Services</i>	Facilitating the sharing of infrastructure to establish a private, secure, cooperative processing network that accepts transactions from members of participating credit unions.

Service	Description/Instructions
<i>Share Draft, Check Imaging, and Archival Services</i>	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.
<i>Share Draft (Check) Processing</i>	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.
<i>Share Draft Fraud and Risk Management Services</i>	Services designed to identify and prevent account fraud and losses during the share draft clearing process.
<i>Wire Transfer Services (Domestic and International)</i>	Services for electronically transferring funds through the Federal Reserve Bank, other financial institution, or other similar third-party funds transfer agent (i.e., Western Union, etc.) directly to a domestic or foreign financial institution or receiving transfer agent.

Other Services

Field	Description/Instructions
<i>Holding Company</i>	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.
<i>Dormant/Inactive</i>	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.
<i>Other Service Type Not Listed</i>	Check this box if the CUSO provides a service type not listed.

Credit Union Customer List

CUSOs must report credit union customer information based on the nature of the services provided to customers.² 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 rules and regulations must report the following credit union customer information.³

Item	Description/Instructions
<i>Charter/Insurance #</i>	For a federal credit union , enter the NCUA charter number. For a federally insured, state chartered credit union , enter the NCUA federal insurance certificate number. For a non-federally insured, state chartered credit union , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
<i>Credit Union Name</i>	Enter the credit union’s legal name.
<i>Loan</i>	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 to the CUSO. A loan does not include funds placed on deposit to facilitate a clearing-through account.
<i>Investment</i>	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.

Expanded Customer List

CUSOs that offer a **complex or high risk service** as defined by NCUA rules and regulations must report the following credit union customer information.⁴

² 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.

³ 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. 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.

⁴ 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. 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
<i>NCUA #</i>	For a federal credit union , enter the NCUA charter number. For a federally insured, state chartered credit union , enter the NCUA federal insurance certificate number. For a non-federally insured, state chartered credit union , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
<i>Credit Union Name</i>	Enter the credit union's legal name.
<i>Loan Amount</i>	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 rules and 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.
<i>Investment Amount</i>	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.
<i>Services</i>	Check the box under the services offered to each credit union customer.

Owners⁵

CUSOs must report the following information for all owners.

Item	Description/Instructions
<i>Associated number</i>	<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"> • Report a CUSO using their EIN. • Report a credit union using its NCUA number (Federal Charter, Insurance number or NFIUCU NCUA ID number) • Report a bank using its Federal Insurance (FDIC) number. • Report other entities (businesses) using their EIN. • Report any other owners; these do not need an associated number, but require a city and state. Credit unions should not be reported in this field.
<i>Type</i>	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.
<i>Name</i>	Report the legal name of the owner.
<i>% of Ownership</i>	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.
<i>Investment Amount</i>	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.
<i>Loan Amount</i>	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. 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 rules and regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, do not report loan volume the CUSO has generated for the credit union.

⁵ 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.

Financial Information

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

Item	Description/Instructions
<i>Effective Date of Audit</i>	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.
<i>Auditor Name</i>	Report the audit firm name. You may leave this field blank if the CUSO has not yet engaged an auditor for the audit period.
<i>Total Assets</i>	Report the total unconsolidated assets of the CUSO as of the audit date.
<i>Total Liabilities</i>	Report the total unconsolidated liabilities of the CUSO as of the audit date.
<i>Total Equity</i>	Report the total unconsolidated equity of the CUSO as of the audit date.
<i>Gross Revenue</i>	Report the total unconsolidated gross revenue of the CUSO as of the audit date.
<i>Net Income</i>	Report the total unconsolidated net income of the CUSO as of the audit date.
<i>Audited Financial Statement</i>	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 rules and regulations is described below.⁶ Items noted with an asterisk (*) are available through the public *CUSO Registry* search function.

Required Information

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

Field	Description/Instructions
<i>Registry Number*</i>	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.
<i>Employer ID (EIN)</i>	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.
<i>Legal Name of CUSO*</i>	The CUSO's full, legal name as registered with the state where the CUSO is organized.
<i>Type of Legal Organization</i>	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.
<i>Does a corporate CU or a corporate CU's CUSO have an investment in your organization?</i>	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. For a list of corporate credit unions, please see the NCUA webpage at: https://www.ncua.gov/regulation-supervision/Pages/corporate-large/list.aspx
<i>Physical Address*</i>	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.
<i>CEO Name</i>	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.
<i>CEO E-mail Address</i>	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.

⁶ NCUA rules and 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
<i>Effective Date of Audit*</i>	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.
<i>Are you a Subsidiary CUSO?</i>	Select <i>Yes</i> if your CUSO is partially or wholly owned by another CUSO.
<i>Current Status of CUSO?</i>	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.
<i>Date Organized</i>	Date the CUSO was legally incorporated or formed.
<i>Are you regulated by any other agency?</i>	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
<i>Mailing Address*</i>	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).
<i>Phone Number*</i>	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.
<i>General E-mail Address</i>	The CUSO's general e-mail address. If the CUSO does not have a general email address leave this field blank.
<i>Website Address*</i>	The CUSO's public website address URL. If the CUSO does not have a public website leave this field blank.
<i>Trade Names*</i>	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.⁷ A list of all services offered by the CUSO are available through the public CUSO Registry search function.

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
<i>Information Technology (IT) Consulting and Management Services</i>	<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"> • Software as a Service (SaaS) • Infrastructure as a Service (IaaS) • Platform as a Service (PaaS) • Planning and management • Provisioning of hardware and software for business continuity planning to include online data backup and recovery services <p><i>Provisioning</i> refers to providing or supplying the actual IT hardware/software necessary for Business Continuity/Disaster Recovery.</p>
<i>Secure Collaboration Services</i>	<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>
<i>Software Systems Development/ Application Programming Interface (API) Development</i>	<p>Services that provide designing, coding, testing and updating custom software system data programs and other code (e.g., 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>
<i>Web Authorization and Security Monitoring</i>	<p>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; host based intrusion protection and detection; log monitoring; hacker-safe monitoring programs; configuration and daily administration web security; and other similar monitoring services.</p>

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

Service	Description/Instructions
<i>Web Development, Hosting and Content Management</i>	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.
<i>Core System Data Processing</i>	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.
<i>Electronic Document Management</i>	Services providing document and record management systems which may allow for document archival, reporting, secure remote access, and similar services.

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
<i>ALM Consulting, Advisory, and Reporting Services</i>	Consulting, advisory, and reporting services for balance sheet and interest rate management. This includes: ALM interest rate risk modeling, measurement, and reporting; ALM model validation services; consulting services for ALM policy development; core deposit studies; lending pool analysis and valuations; and other similar services.
<i>Investment Advisory Services</i>	Investment advisory services as noted in §704.11(e) of NCUA rules and regulations .
<i>Securities Brokerage Services</i>	Brokerage services as noted in §704.11(e) of NCUA rules and regulations .
<i>Other Brokerage Services</i>	Other brokerage services as noted in §704.11(e) of NCUA rules and regulations .

Lending Services

Loan Support Services

Business Loan 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.

Service	Description/Instructions
<i>Business Loan Servicing</i>	Includes providing business loan processing and sales to include pre- and post- closing underwriting, risk monitoring reports, document preparation, and servicing. Loan support services may also include debt collection services and sale of repossessed collateral.

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
<i>Business Loan Servicing</i>	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
<i>Debt Collection Services</i>	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
<i>Debt Collection Services</i>	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
<i>Loan Portfolio Review</i>	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> .
<i>Sale of Repossessed Collateral</i>	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> .
<i>Training</i>	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
<i>Commercial Real Estate Loans</i>	Member business loans secured by real estate.
<i>Construction & Development Loans</i>	<p>Business loans granted to fund commercial construction and development, <i>excluding</i> any loan made to finance the construction of a single-family residence if a prospective homeowner has contracted to purchase the property and a loan to finance the construction of one single-family residence 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>
<i>Commercial & Industrial (UCC collateral) Loans</i>	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.

Loan Type	Description/Instructions
<i>Government Guaranteed Loans (e.g. SBA, USDA)</i>	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
<p><i>Business Loan Origination:</i></p> <ul style="list-style-type: none"> • <i>Commercial Real Estate Loans</i> • <i>Construction & Development Loans</i> • <i>Commercial & Industrial (UCC Collateral)</i> • <i>Government Guaranteed Loans(e.g. SBA, USDA)</i> 	<p>Business loans require reporting by CUSOs that provide commercial lending services as described in §723 of NCUA rules and regulations.</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>

Purchase and Sale of Participations

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 (e.g., 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
<i>Participation Loans Sold</i>	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 Type	Description/Instructions
<i>Participation Loans Purchased</i>	Includes purchasing participations for the use of the CUSO or assisting credit unions with purchasing and/or servicing participations from other lead lenders.
<i>Participation Brokering/ Servicing</i>	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
<i>Participations Loans Sold</i>	Report the number and value of participation loans sold for the last calendar year.
<i>Participations Loans Purchased</i>	Report the number and value of participation loans purchased for the last calendar year.
<i>Participations Loans Brokering/Servicing</i>	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
<i>Business Banking (Consulting and Turnkey) Services</i>	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
<i>Audit and Compliance Consulting Services</i>	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.
<i>Business Consulting Services</i>	Consulting services provided in support of business development, strategic planning, industry analysis, and operational efficiency.
<i>Coin and Currency Services</i>	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.
<i>Human Resources Services</i>	Services addressing human capital needs, reporting, and management considerations to include development of policies, procedures, and employee manuals.
<i>Marketing and Research Services</i>	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.
<i>Payroll Services</i>	Services providing management of payroll processing, reporting, and tax filing.
<i>Product Development Services</i>	Providing research and development of products and services specific to the needs of credit unions and their members/consumers.
<i>Training Services</i>	Furnishing of pre-packaged training products, developing new or customizing existing training products/modules, and facilitating education and training of credit union staff.
<i>Insurance Brokerage or Agency Referrals</i>	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
<i>Automated Clearing House (ACH)</i>	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 receipt of ACH files; file distribution; receipt and processing of returned items and notification of change files; offering and/or processing ACH origination files; assisting with ACH exceptions and transaction disputes; providing settlement of ACH files; and other similar ACH services.
<i>Automated Teller Machine (ATM), Electronic Funds Transfer (EFT), and Point of Sale (POS) Services and Networks</i>	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.
<i>Bill Pay and Electronic Bill Presentment and Payment (EBPP) Services</i>	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.
<i>Credit Card, Debit Card, and Gift or Prepaid Card Program Services</i>	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 settlement of related funds; fraud monitoring, risk management, and case support services to include neural networks and charge-back processing services; back office card support and management, reconciliation of daily settlement and adjustment processing; card maintenance, issuance, and transaction reports; card program project management and implementation; and other similar services. Gift or prepaid cards may be reloadable or non-reloadable.
<i>Electronic Statements/Paper Statements</i>	Services that provide electronic and paper delivery of periodic account statements.

Service	Description/Instructions
<i>Forward Check Collection / Remote Deposit Capture Services</i>	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.
<i>Lockbox and Remittance Services</i>	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.
<i>Official Check Services</i>	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.
<i>Online and Mobile Banking</i>	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.
<i>Shared Branching Services</i>	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.
<i>Share Draft, Check Imaging, and Archival Services</i>	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.
<i>Share Draft (Check) Processing</i>	Inclearing 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 inclearing checks for file distribution, processing of return files, adjustments, dispute resolution assistance, financial settlement of files, and other similar services.
<i>Share Draft Fraud and Risk Management Services</i>	Services providing complementary services for share draft processing designed to identify and prevent account fraud and losses during the share draft clearing process.

Service	Description/Instructions
<i>Wire Transfer Services (Domestic and International)</i>	Services that provide for electronically transferring funds through the Federal Reserve Bank, other financial institution, or other similar third-party funds transfer agent (i.e., 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
<i>Holding Company</i>	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.
<i>Dormant/Inactive</i>	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.
<i>Other Service Type Not Listed</i>	Check this box if the CUSO provides a service type not listed.

Credit Union Customer List

Corporate credit union CUSOs must report credit union customer information based on the nature of the services provided to customers.⁸ 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 rules and regulations must report the following credit union customer information.⁹

Item	Description/Instructions
<i>NCUA #</i>	For a federal credit union , enter the NCUA charter number. For a federally insured, state chartered credit union , enter the NCUA federal insurance certificate number. For a non-federally insured, state chartered credit union , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
<i>Credit Union Name</i>	Enter the credit union’s legal name.
<i>Loan</i>	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.
<i>Investment</i>	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 rules and regulations must report the following credit union customer information.¹⁰

⁸ 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.

⁹ 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. 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.

¹⁰ 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. 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
<i>NCUA #</i>	For a federal credit union , enter the NCUA charter number. For a federally insured, state chartered credit union , enter the NCUA federal insurance certificate number. For a non-federally insured, state chartered credit union , use the assigned non-federally insured credit union (NFICU) NCUA ID number.
<i>Credit Union Name</i>	Enter the credit union's legal name.
<i>Loan Amount</i>	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 rules and regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, do not report loan volume the CUSO has generated for the credit union.
<i>Investment Amount</i>	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.
<i>Services</i>	Check the box under the services offered to each credit union customer.

Owners¹¹

Item	Description/Instructions
<i>Associated number</i>	<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"> • Report a CUSO using their EIN. • Report a credit union using its NCUA number (Federal Charter, Insurance number or NFICU NCUA ID number) • Report a bank using its Federal Insurance (FDIC) number. • Report other entities (businesses) using their EIN. • Report any other owners; these do not need an associated number, but require a city and state. Credit unions should not be reported in this field.
<i>Type</i>	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.
<i>Name</i>	Report the legal name of the owner.
<i>% of Ownership</i>	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.
<i>Investment Amount</i>	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.
<i>Loan Amount</i>	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 rules and regulations. A loan does not include funds placed on deposit to facilitate a clearing-through account. For CUSOs that provide lending-type services, do not report loan volume the CUSO has generated for the credit union.

¹¹ 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.

Financial Information

Item	Description/Instructions
<i>Effective Date of Audit</i>	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.
<i>Auditor Name</i>	Report the auditor name. You may leave this field blank if the CUSO has not yet engaged an auditor for the audit period.
<i>Total Assets</i>	Report the total unconsolidated assets of the CUSO as of the audit date.
<i>Total Liabilities</i>	Report the total unconsolidated liabilities of the CUSO as of the audit date.
<i>Total Equity</i>	Report the total unconsolidated equity of the CUSO as of the audit date.
<i>Gross Revenue</i>	Report the total unconsolidated gross revenue of the CUSO as of the audit date.
<i>Net Income</i>	Report the total unconsolidated net income of the CUSO as of the audit date.
<i>Audited Financial Statement</i>	<p>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.</p> <p><i>If audited financial statements are not available</i>, check the box stating that they are not provided and provide an explanation.</p>

Additional Documentation Upload

A CUSO owned in whole or in part by a corporate credit union can upload documents to meet [regulatory reporting requirements](#).¹² 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 rules and regulations compliance
- Part 749 of NCUA rules and 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

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