

National Credit Union Administration
Justification for No Material or Non-substantive Change

OMB Control No.: 3133-0004
NCUA Call Report, NCUA Form 5300

NCUA is adding four new Call Report accounts for March 2024, with two accounts being retired. NCUA will collect data related to *Overdraft Fee Income* and *Non-Sufficient Funds Fee Income* from credit unions with assets greater than \$1 billion. NCUA will also collect the number and amount of modified loans to *Borrowers Experiencing Financial Difficulty Not in Compliance with Modified Loan Terms*.

NCUA is discontinuing data collection for the number and amount of *Eligible Loan Modifications Under the 2020 CARES Act*.

These changes will not alter the hours necessary to complete the Call Report.