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| 3 | General | 11 | | If automated, provide the name of the credit union's anti-money laundering system. | To enhance NCUA's ability to evaluate a credit union's Bank Secrecy Act/AML program | Dec-24 |
| 3 | General | | Minority Depository Institution questions | | Removed item number from section title. | Dec-24 |
| 3 | General | 12 | Is more than 50% of your credit union's board of directors Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply. | Is more than 50% of your credit union's board of directors Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply. | Moved from the second question under previous item 11 to question 12. | Dec-24 |
| 3 | General | 13 | Are more than 50% of your credit union's current and eligible potential members Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply | Are more than 50% of your credit union's current members Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply. | Moved from the first question under the previous item 11 to item 13. Separated current members and eligible potential members (field of membership). | Dec-24 |
| 3 | General | 14 | | Is more than 50% of your credit union's field of membership Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply | Separated current members and eligible potential members (field of membership). New item 14. | Dec-24 |
| 4 | Contacts and Roles | 5g | Job Titles - Supervisory Committee Chairperson* | Job Titles - Supervisory or Audit Committee Chairperson* | To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions. | Dec-24 |
| 4 | Contacts and Roles | 5h | Job Titles - Supervisory Committee Member* | Job Titles - Supervisory or Audit Committee Member* | To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions. | Dec-24 |

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| 4 | Contacts and Roles | 9 | | Preferred email address | To allow the credit union to indicate the preferred email address that officials want to use to receive credit union correspondence. | Dec-24 |
| 4 | Contacts and Roles | 10 | | Preferred email address | To allow the credit union to indicate the preferred email address that officials want to use to receive credit union correspondence. | Dec-24 |
| 5 | Sites | 1 | | Does your credit union operate exclusively online? | To allow the credit union to indicate if they do not have a physical site for member services. Provides a method for virtual credit unions to be listed in Credit Union Locator on NCUA.gov. | Dec-24 |
| 5 | Sites | 10 | Public Site Functions (published in the Credit Union Locator) | Public Site Functions (credit union location information will be published in the Credit Union Locator if at least one function is selected) | Enhanced caption to clarify that at least one public site function must be selected for credit union location information to be published in the Credit Union Locator. | Dec-24 |
| 5 | Sites | 10m | | ITM | Provides an additional method for credit unions to disclose services available to members. | Dec-24 |
| 6 | PSSP | 2 | Systems used to process electronic payments | Select the systems used to process electronic payments | Updated question and moved from line 8 to line 2 | Dec-24 |
| 6 | PSSP | 2e | Clearing House Interbank Payments System (CHIPS) | CHIPS | Clarify terminology | Dec-24 |

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| 6 | PSSP | 2f | EPN | SWIFT | To update the systems used to process electronic payments a previous system used to process electronic payments was removed and a new system used to process electronic payments was added. | Dec-24 |
| 6 | PSSP | 3 | | Select the ACH Operator the credit union uses for domestic ACH processing | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 3a | | FedACH | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 3b | | EPN | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 4 | | Does the credit union participate in The Clearing House (TCH) Real-Time Payments (RTP) or Federal Reserve FedNow Service for instant payments or plan to participate within the next 24 months? | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 4a | | Yes, RTP | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 4b | | Yes, FedNow Service | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |

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| 6 | PSSP | 4c | | Plan to within 24 months | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 5 | | Specify the Agents and Technology Service Provider(s) the credit union uses or plans to use (if applicable). | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 5a | | FedNow Liquidity Provider | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 5b | | FedNow Settlement Agent | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 5c | | RTP Funding Agent | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 5d | | Technology Service Provider(s) | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6 | Identify the payment service(s) provided by the main payment system service provider | Specify the payment system service provider the credit union uses for each of the following payment services | Modified the question to enhance the NCUA's supervision of payment systems and moved from line 3 to line 6 | Dec-24 |
| 6 | PSSP | 6a | | ACH Origination | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |

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| 6 | PSSP | 6b | | ACH Receipt | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6c | ATM and Debit Processing and Settlement | ATM and Debit Card Processing | Modified the caption and moved from line 3d to line 6c | Dec-24 |
| 6 | PSSP | 6d | | Bill Payment | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6e | Credit Card Processing and Settlement | Credit Card Processing | Modified the caption and moved from line 3b to line 6e | Dec-24 |
| 6 | PSSP | 6f | | Domestic Wires | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6g | | International Wires/Remittance Transfer | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6h | | Person-2-Person (P2P) | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6i | | Remote Deposit Capture | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 6j | Share Draft | Share Draft Processing and Settlement | Modified the caption and moved from line 3a to line 6j | Dec-24 |
| 6 | PSSP | 6k | Other (Please Specify) | Other (Please Specify) | Moved from line 3f to line 6k | Dec-24 |
| 6 | PSSP | 3c | Wire Transfers | | Retire this payment service | Dec-24 |
| 6 | PSSP | 3e | Electronic Funds Transfer and Direct Deposit | | Retire this payment service | Dec-24 |

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| 6 | PSSP | 7 | Have you changed or do you plan to change payment system service providers within the next 12 months? | Will the credit union add new payment service(s) or change payment system service providers within the next 24 months? | Modified the caption to enhance the NCUA's supervision of payment systems and moved from line 5 to line 7. Aligned timeframe for reporting future changes to 24 months throughout the Profile. | Dec-24 |
| 6 | PSSP | 8 | 6. Select the name of the new provider. 7. Identify payment service(s) affected by this change. | If yes, select the new payment system service and provide the new payment system services provider (select all that apply). | Modified the caption to enhance the NCUA's supervision of payment systems and combined lines 6 and 7 and moved to line 8. | Dec-24 |
| 6 | PSSP | 8a | | ACH Origination | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8b | | ACH Receipt | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8c | ATM and Debit Processing and Settlement | ATM and Debit Card Processing | Modified the caption and moved from line 7d to line 8c | Dec-24 |
| 6 | PSSP | 8d | | Bill Payment | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8d | Credit Card Processing and Settlement | Credit Card Processing | Modified the caption and moved from line 7b to line 8e | Dec-24 |
| 6 | PSSP | 8f | | Domestic Wires | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |

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| 6 | PSSP | 8g | | International Wires/Remittance Transfer | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8h | | Person-2-Person (P2P) | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8i | | Remote Deposit Capture | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 8j | Share Draft | Share Draft Processing and Settlement | Modified the caption and moved from line 7a to line 8j | Dec-24 |
| 6 | PSSP | 8k | Other (Please Specify) | Other (Please Specify) | Moved from line 7f to line 8k | Dec-24 |
| 6 | PSSP | 7c | Wire Transfers | | Retire this payment service | Dec-24 |
| 6 | PSSP | 7e | Electronic Funds Transfer and Direct Deposit | | Retire this payment service | Dec-24 |
| 6 | PSSP | 9 | | Does the credit union digitally issue or instant issue cards at any of its locations? | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 10 | | Does the credit union own or lease Automated Teller Machines (ATMs) or Interactive Teller Machines (ITMs)? | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 11 | | Does the credit union originate Same-day ACH Transactions? | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 9 | If the credit union performs ACH transfers, are they domestic, international, or both? | | Replaced by other payment systems data. | Dec-24 |

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| 6 | PSSP | 11 | If the credit union performs wire transfers, are they domestic, international, or both? | | Replaced by other payment systems data. | Dec-24 |
| 6 | PSSP | 13c | Online Banking | Online Banking (web-based) | Updated terminology and moved from 12c to 13 c | Dec-24 |
| 6 | PSSP | 13f | | Mobile Banking application | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 13g | | Mail (postal service) | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 13h | | Lockbox | Provides additional data to enhance the NCUA's supervision of payment systems. | Dec-24 |
| 6 | PSSP | 13i | Other (Please Specify) | Other (Please Specify) | Moved from line 12 f to 13 i | Dec-24 |
| 7 | IT | 5 | | If the credit union offers digital banking services, please indicate if the services are internal or external. If external, provide the vendor and product name. | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 5a | | Consumer online banking | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |

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| 7 | IT | 5b | | Consumer mobile banking | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 5c | | Consumer mobile deposit | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 5d | | Commercial online banking | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 5e | | Commercial mobile banking | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |

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| 7 | IT | 5f | | Remote Deposit Capture | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 5g | | Other | The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 6 | 7. Data Processing System used to maintain credit union records. 8. Name of the primary share/loan data processing vendor. | Select the core applications the credit union uses. Please indicate if the core application is hosted internally (systems hosted by affiliated organizations are external) or externally. If vendor supplied or vendor hosted, provide the vendor and product name. | Replaced items 7 and 8 with item 6. Some credit unions use multiple systems for processing transactions and the NCUA needs to be aware of the various processors being used. | Dec-24 |
| 7 | IT | 6a | | General Ledger | To enhance NCUA's supervision of core applications. | Dec-24 |
| 7 | IT | 6b | | Shares/Loans | To enhance NCUA's supervision of core applications. | Dec-24 |
| 7 | IT | 6c | | Other | To enhance NCUA's supervision of core applications. | Dec-24 |

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| 7 | IT | 8 | If the credit union has undergone or plans to undergo a Core Data Processing Conversion, please provide the following | If the credit union plans to undergo a Core Application Conversion in the next 24 months, please provide the following | Limiting the question to plans to convert data processing systems within the next 24 months, enhances the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 8a | | General Ledger | Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 8b | | Shares/Loans | Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology. | |
| 7 | IT | 8c | | Other | Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology. | |
| 7 | IT | 8d | 8a. Date of Conversion | Anticipated Conversion Date | Changed from past tense to future tense. The conversion date will be within the next 24 months. | |
| 7 | IT | 8e | 8b. Core Processor Converting/Converted to: | Core Application Converting to | Eliminated past tense text. The conversion date will be within the next 24 months. | |
| 7 | IT | 12 | | Select the Managed Security Service Provider (MSSP) service(s) the credit union uses (check all that apply): | To enhance the NCUA's supervision of information technology. | Dec-24 |

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| 7 | IT | 12a | | 24/7 network security monitoring | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12b | | Security Operations Center | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12c | | Systems Patching | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12d | | Security and Information Even Management | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12e | | Ransomware backups | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12f | | DDoS Mitigation | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 7 | IT | 12g | | Dark Web Monitoring | To enhance the NCUA's supervision of information technology. | Dec-24 |
| 8 | Regulatory | 7 | Provide your Supervisory Committee contact information for public/official correspondence | Provide your Supervisory or Audit Committee contact information for public/official correspondence | To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions. | Dec-24 |
| 11 | Grants | | Grants | | Retire Grants tab. This data is being obtained in other ways. | Dec-24 |

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| 11 | Merger Partner Registry | 1 | | For Minority Depository Institution credit unions: Is your credit union interested in being considered a merger partner for a Minority Depository Institution? | Minority Depository Institution credit unions can express an interest in being considered as a merger partner for another Minority Depository Institution credit union. | Dec-24 |
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