

Page	Section	Item	Account(s) (if any)	Previous Content	New Content	Justification /Reason	Change Date
3	Statement of Financial Condition	8	018	Total Shares and Deposits (Sum of Accounts 013 and 880)	Total Shares and Deposits - Must agree to the amount reported on Schedule D, Section 2 in Account SH0018 (Sum of Accounts 013 and 880)	Adding text to assist with Form completion.	Mar-25
6	Schedule A, Section 1	Comment		Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 16. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary.	Report the interest rate, number and amount of credit union loans on items 1 through 13 below. The Number (Account Code 025A1) and Amount (Account Code 025B1) reported on item 14 should equal the Number (Account Code 025A) and Amount (Account Code 025B) reported on page 2, item 16. Report whole or partial loans purchased by the credit union or indirect loans in the appropriate category within this section. Complete Schedule A, Sections 2 through 8, as necessary. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25
6	Schedule A, Section 1	15	031A and 031B	Loans Granted Year-to-Date	Loans Granted or Purchased Year- to-Date	Adding text to assist with Form completion.	Mar-25
6	Schedule A, Section 1	15a	031C and 031D	Payday Alternative Loans (PALs I and PALs II) Granted Year-to-Date (also include amount in item 15) (FCU Only)	Payday Alternative Loans (PALs I and PALs II) Granted or Purchased Year-to-Date (also include amount in item 15) (FCU Only)	Adding text to assist with Form completion.	Mar-25

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9	Schedule A, Section 4	Comment		No previous content	Report loans outstanding to credit union officials and senior executive staff and purchased financial assets with credit deterioration. Federal credit unions will also report loans exceeding the interest rate ceiling. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25
9	Schedule A, Section 4	4	PC0001 and PC0002	Contractual Balance Outstanding and Recorded Investment Reported as Loans in Account 025B		Retiring these accounts, GAAP no longer requires these items to be disclosed.	Mar-25
10	Schedule A, Section 5	Comment		Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6.	Complete this section if the credit union has any indirect loans outstanding. Report all indirect loans reported on page 6 regardless of acquisition method. Indirect loan participations must also be reported in Schedule A, Section 6. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25
10	Schedule A, Section 6	Comment		No previous content	Complete this section if the credit union purchased or sold any loans under 701.22 or 701.23. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25

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11	Schedule A, Section 7	Comment		No previous content	Complete this section if the credit union has outstanding 1- to 4-Family Residential Property or Other Non-commercial real estate loans and lines of credit or has granted or purchased 1- to 4-Family Residential Property or Other Non-commercial real estate loans and lines of credit. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25
11	Schedule A, Section 7	Column Heading		Amount Granted Year-To-Date	Amount Granted or Purchased Year-To-Date	Adding text to assist with Form completion.	Mar-25
11	Schedule A, Section 7	Column Heading	704C3	Amount Granted Year-To-Date	Amount Granted or Purchased Year-To-Date	Adding text to assist with Form completion.	Mar-25
11	Schedule A, Section 8	Comment		Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date.	Complete this section if the credit union has outstanding commercial loans or has sold commercial loans year-to-date. It is possible for a single loan to be reported in multiple sections of Schedule A.	Adding text to assist with Form completion.	Mar-25
18	Schedule C, Section 4	1.e.	LQ0061, LQ0046, and LQ0047	FRB - excludes amounts reported in Account LC0085 below	Federal Reserve Bank	Removing reference to items no longer required to be reported	Mar-25
18	Schedule C, Section 4	1.e.i.	LQ0062, LC0085, and LC0047	FRB Paycheck Protection Program Lending Facility loans		Retiring these accounts; the Paycheck Protection Program Lending Facility is no longer operational.	Mar-25

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18	Schedule C, Section 4	2	LQ0063	No previous content, new account	Assets Pledged to secure deposits, other funding arrangements, and other counterparty requirements	Adding this information will provide insight into the amount of total pledged assets and the availability of unencumbered assets to secure future borrowings.	Mar-25
19	Schedule D, Section 2	7	SH0020, SH0021, and SH0022	No previous content, new account	Member Shares - Brokered Non-Maturity Shares	Adding accounts for reporting the number and amount of brokered member non-maturity shares to evaluate funding behavior and market trends.	Mar-25
19	Schedule D, Section 2	8	SH0023, SH0024, SH0025, SH0026, and SH0027	No previous content, new account	Member Shares - Brokered Term Shares	Adding accounts for reporting the number and maturity distribution of brokered member term shares to evaluate funding behavior and market trends.	Mar-25
19	Schedule D, Section 2	9	966, 013A, 013B1, 013B2, and SH0013	Total Shares (Sum of each column)	Total Member Shares (Sum of each column)	Changing caption to match reporting	Mar-25
19	Schedule D, Section 2	10	SH0028, SH0029, and SH0030	No previous content, new account	Nonmember Deposits - Brokered Non-Maturity Deposits	Adding accounts for reporting the number and amount of brokered nonmember non-maturity deposits to evaluate funding behavior and market trends.	Mar-25

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Page	Section	Item	Account(s) (if any)	Previous Content	New Content	Justification /Reason	Change Date
19	Schedule D, Section 2	11	SH0031, SH0032, SH0033, SH0034, and SH0035	No previous content, new account	Nonmember Deposits - Brokered Term Deposits	Adding accounts for reporting the number and maturity distribution of brokered nonmember term deposits to evaluate funding behavior and market trends.	Mar-25
19	Schedule D, Section 2	12	SH0036, SH0037, SH0038, SH0039, and SH0040	No previous content, new account	Nonmember Deposits - All Other Nonmember Deposits	Adding accounts for reporting the number and maturity distribution of all other nonmember deposits to enable a more complete assessment of nonmember deposits.	Mar-25
19	Schedule D, Section 2	13	457, 880A, 880B1, 880B2, and SH0880	Nonmember Deposits	Total Nonmember Deposits	Adjusting the caption to reflect what is being reported.	Mar-25
19	Schedule D, Section 2	14	460, 018A, 018B1, 018B2, and SH0018	Total Shares/Deposits (Sum of items 7 and 8)	Total Shares/Deposits (Sum of items 9 and 13)	Correcting the caption to reflect the new item numbers.	Mar-25
19	Schedule D, Section 2	15	632	Accounts Held by Nonmember Public Units	Nonmember Public Unit Deposits	Adjusting the caption to reflect what is being reported.	Mar-25
19	Schedule D, Section 2	16	SH0041	No previous content, new account	Nonmember Credit Union Deposits	Adding an account for reporting nonmember credit union deposits to assist with determining regulatory compliance.	Mar-25
19	Schedule D, Section 2	17	631	Accounts Held by Member Public Units	Member Public Unit Deposits	Adjusting the caption to reflect what is being reported.	Mar-25

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19	Schedule D, Section 2	18	SH0042	No previous content, new account	Reciprocal Deposits	Adding an account for reporting reciprocal deposits. NCUA will use this information to evaluate funding behavior and market trends as competition for deposits continues to innovate.	Mar-25
19	Schedule D, Section 3			Insured shares and deposits, as described in Part 745 of the NCUA's regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report uninsured shares in this section. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.	Insured shares and deposits, as described in Part 745 of the NCUA's regulations, are authorized by state law and issued to members (or nonmembers in the case of low-income designated credit unions), other credit unions, or government depositors. Report all shares that are not insured by NCUA. Do not include notes payable or other forms of borrowings. Eligible accounts are generally insured up to \$250,000 each.	Modifying the form-level instructions to make it clear that only shares not insured by the NCUA are reported in Accounts 065A4 and 067A2.	Mar-25
19	Schedule D, Section 3			ADDITIONAL SHARE INSURANCE	ADDITIONAL SHARE INSURANCE Report all shares that are insured by additional share insurance.	Added form-level instructions to make it clear that only shares that are insured by another insurance company (other than the Share Insurance Fund) are reported in Account 877.	Mar-25

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19	Schedule D, Section 3	3	SH0065, SH0066, and SH0067	Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	Total Uninsured Shares and Deposits (Sum of Accounts 065A4 and 067A2)	Accounts for reporting the maturity distribution of total uninsured shares and deposits. Though added, collection of accounts SH0065, SH0066, and SH0067 will skip March 2025 to give credit unions time to develop reporting systems. CUOnline will prevent entry of these accounts by credit unions for March 2025. NCUA will use this information to evaluate depositor behavior and the movement between uninsured non- maturity shares and share certificates.	Mar-25

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