

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

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

NCUA is retiring two Call Report accounts for March 2025. NCUA will not 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 update the Call Report Instructions to remove the references to the two accounts.

A list of non-substantive changes are as follows:

Call Report

Page 9 - NON-INTEREST INCOME YEAR-TO-DATE

- Remove account codes IS0048 & IS0049

Call Report Instructions

Page 37 – NON-INTEREST INCOME YEAR-TO-DATE

- Remove references to the two account codes:
  - a. **Overdraft Fee Income (Account IS0048)**  
Report the amount of income received from overdraft fees. Include the amount of overdraft fee income in Account 131 also.
  - b. **Non-Sufficient Funds Fee Income (Account IS0049)**  
Report the amount of income received from non-sufficient funds fees. Include the amount of non-sufficient funds fee income in Account 131 also.

These changes will not impact the total annual burden hours necessary to complete the Call Report.