Diversity Program Questions & Reporting
1. Select “Yes” or “No” from the dropdown menu if the following criteria is applicable:

Diversity Programs: Report whether the credit union meets the below criteria:
• Credit union has 100 employees or 50 or more employees, AND
• Has a contract of at least $50,000, or
• Serves as a depository of U.S. government funds of any amount, or
• Serves as a paying agent for U.S. Savings Bonds.

For additional information on requirements to file this form, visit their website at:
http://www.eeoc.gov/.

Add EEO-1 Report Dates
1. If user clicked “Yes” on the dropdown button above, please click on the “If Yes, Add EEO-1 Report Date” button to add the date the credit union filed an EEO-1 Survey Report with the Equal Employment Opportunity Commission.

Add Diversity Policy/Program
1. Click on the “Regulatory” tab.
2. Click the “Edit” button.
3. Click “Yes” if the credit union has a diversity policy and/or program.

Editing/Deleting Dates
Users can edit or delete incorrect dates in the system. You should not edit the existing date unless the information is not accurate. Credit unions should always add the updated date, not delete or edit previous dates, unless they are incorrect. The system will display the last five entries.

Trade Names
1. Click on the “Regulatory” tab.
2. Click Add Trade Name button to add trade names used by the credit union.
3. When done, click “OK.”

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.

Annual Meetings - This section displays historical dates related to the credit union’s annual meetings and the test dates for Bank Secrecy Act (BSA) Independent Testing. Enter the annual meeting and the most recent BSA Independent test dates. Note: User cannot put a future date in this field.

Financial Statement Audits
This section displays historical audit dates, types of audits, and the names of the audit firm or auditor.

For each audit the data field entries include:

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**Date Audited:** Enter the effective date of the most recent financial statement audit. The effective date is the end of the period covered by the audit, not the date the audit was completed. The user cannot put a future date in this field.

**Audit Type:** Select the audit type from the dropdown menu that best corresponds to the best description of the last annual audit performed of the credit union’s records. Please see NCUA Rules and Regulations 715 for further information regarding audit classification. A **state licensed person** refers to a certified public accountant or public accountant who is licensed by the state or jurisdiction where the credit union is principally located to perform accounting or auditing services for that credit union. The following explanations are provided for guidance.

- **Financial statement audit** performed by state licensed persons (also known as an “opinion audit”) refers to an audit of the financial statements in accordance with GAAS by an independent person who is licensed by the appropriate State or jurisdiction. The objective of a financial statement audit is to express an opinion as to whether those financial statements of the credit union taken as a whole present fairly, in all material respects, the financial position and the results of its operations and its cash flows in conformity with GAAP, as defined herein, or regulatory accounting practices.

- **Balance sheet audit** performed by state licensed persons refers to an examination of a credit union’s assets, liabilities, and equity under GAAS by an independent public accountant for the purpose of opining on the fairness of the presentation on the balance sheet. The opinion under this type of engagement would not address the fairness of the presentation of the credit union’s income statement, statement of changes in equity (including comprehensive income), or statement of cash flows.

- **Examinations of internal control over call reporting** refers to an engagement in which an independent, licensed, certified public accountant or public accountant, consistent with attestation standards, examines and reports on management’s written assertions concerning the effectiveness of its internal control over financial reporting in its most recently filed semiannual or year-end Call Report, with a concentration in high risk areas.

- **Supervisory Committee audit performed by state licensed persons** refers to an engagement in accordance with the procedures prescribed in NCUA’s Supervisory Committee Guide performed by certified public accountant, public accountant, and other state licensed persons.

- **Supervisory Committee audit performed by other external auditors** refers to an engagement in accordance with the procedures prescribed in NCUA’s Supervisory Committee Guide performed by the league auditor, credit union auditor consultant, retired financial institutions examiner, and other qualified but not State-licensed persons. Qualified persons who are not State-licensed cannot provide assurance services under this subsection.
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- **Supervisory Committee audit performed by supervisory committee or designated staff** refers to an engagement in accordance with the procedures prescribed in NCUA’s Supervisory Committee Guide performed by the supervisory committee or its internal auditor.

**Name of the Audit Firm or Auditor:** Provide the name of the auditor, if individual, or audit firm that performed the last financial statement audit. If the Supervisory Committee performed the audit, please report “Supervisory Committee” in this field. NCUA will not release this information to the public.

**Member Account Verification**
This section displays historical Member Account Verification dates, verifier, and Supervisory Committee contact information. Enter the relevant information from the add screen:

**Date Verified:** Enter the effective date of the most recent Supervisory Committee verification of members’ accounts. The user cannot enter a future date in this field.

**Verifier:** Select from the dropdown menu the verifier who completed the member account verification.

**Supervisory Committee Contact Information:** Please provide the mailing address, City, State, Zip Code and an optional email for Supervisory Committee correspondence.

**Disaster Recovery Test**
The Disaster Recovery Tests section displays the history of disaster recovery test dates and the method(s) used to test. This information will not be released to the public. For each disaster recovery test, enter the following:

**Date Tested:** Enter the date of the last test of the credit union’s disaster recovery program. The user may not enter a future date in this field.

**Method(s) Used:** Disaster recovery testing does not have to include a full scale shut down of the credit union’s information system. An acceptable disaster recovery/business continuity test can be completed by performing one or more of the below four methods listed below. Please select the method(s) used to test disaster recovery:

- **Orientation/Walk Through** – Critical personnel hold a group discussion about the business continuity plan. Critical areas of the plan are clarified and highlighted during the discussion.

- **Tabletop/Mini-Drill** – A specific event scenario is presented and the instructions in the Business Continuity Plan are applied to it by critical personnel.

- **Functional Testing** – Personnel are sent to the recovery site and attempt to restore communication and coordinate as established by the Business Continuity Plan.
• **Full-Scale Testing** – A credit union implements all or portions of its business continuity plan by processing data and transactions using backup media at the recovery site.

For more information on Disaster Recovery/Business Continuity Testing, please refer to the *FFIEC IT Examination Handbook Business Continuity Planning Booklet* which can be accessed from [http://www.ffiec.gov/ffiecinfolbase/index.html](http://www.ffiec.gov/ffiecinfolbase/index.html).

**Part 748 Certification**
Each federally-insured credit union is required to develop a written security program and to file an annual statement certifying its compliance with this requirement as prescribed by Part 748 of the NCUA Rules and Regulations. Compliance with this regulation is documented within the online system.

**Follow these steps to certify security compliance:**

1. After ensuring compliance with Part 748 of NCUA Rules and Regulations, click the “Add Certify Part 748” button to certify compliance.

2. Enter the first name, last name, and title of the certifier.

3. Click “Certify.”

**Part 701.4 Certification (FCUs Only)**
Each federal credit union is required to have policies to make available the appropriate training to enhance the financial knowledge of directors, commensurate with the size and complexity of the credit union. Compliance with this regulation is documented in the online system.

**Follow these steps to certify compliance:**

1. After ensuring compliance with Part 701.4 of NCUA Rules and Regulations, click the “Add Certify Part 701.4” button to certify compliance.

2. Enter the first name, last name, and title of the certifier.

3. Click “Certify.”

**Fidelity Bond Provider**
This section displays the name of the credit union’s fidelity bond provider and the amount of single loss coverage. Click on the name of the provider to edit this information. The field entries include:

*Name of Provider:* Select from the dropdown list the name of the Fidelity Bond Provider. Provide the name of the fidelity bond provider used to cover fraud and dishonesty by all employees, directors, officers, supervisory committee members, and credit committee members. Fidelity bond also provides insurance coverage for losses such as theft, holdup, vandalism, etc. caused by persons outside the credit union. If “Other” is selected, enter the
name of the credit union’s provider in the space provided.

**Amount of Single Loss Coverage:** Report the maximum coverage provided for any single loss by your fidelity bond. Your fidelity bond provider may refer to this as “blanket bond” coverage. The minimum required coverage is based on the credit union’s total assets, as outlined in NCUA Rules and Regulations, Section 713.5. The minimum fidelity bond requirements also apply to state-chartered credit unions, as indicated in NCUA Rules and Regulations, Section 741.201. If you need further assistance, please contact your or examiner or Regional Office.

**Disaster Recovery Information**
The Disaster Recovery section displays information about the credit union’s disaster recovery plans. This information may be used in the event of a disaster to potentially provide assistance and/or partner credit unions. Indicating a willingness to assist does not constitute an obligation on the part of the credit union.

**Report or Editing Disaster Recovery Information**
Follow these steps to initially report or to edit disaster recovery information:

1. Click on the “Regulatory” tab.
2. Click “Edit” at the bottom of the “Disaster Recovery Information” section.
3. Enter the disaster recovery information.

   **In the event of a disaster, will the credit union communicate with members through a website?:** Select the toggle box to indicate the credit union plans to use their website to communicate with members in the event of a disaster. If the credit union does not plan to use their website to communicate with members during a disaster, do not select the toggle box. This information will not be released to the public.

**Available Emergency Resources:** Please select the relevant toggle boxes to indicate what resources or services the credit union has available and would be willing to share with other credit unions if they are not needed for your own operations. Check all that apply. Checking a box does not constitute an obligation on the part of the credit union. This information will not be released to the public.

- **Cash Non-Member Share Drafts** – The credit union is willing to cash share drafts for non-members during an emergency.
- **Generator** – The credit union has a generator that you would be willing to loan or share with another credit union during an emergency situation.
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- **IT Support** – The credit union has IT resources that could be used by another credit union after a disaster occurs. These resources could include equipment, staff, and excess server capacity and telecommunication equipment.

- **Mobile Branch** – A mobile facility can be used to serve members. A mobile branch is usually a specialized van, bus, or RV that contains the necessary telecommunication and computer equipment to process member transactions.

- **Office Space** – The credit union has space they would be willing to share with another credit union after a disaster occurs.

- **Staff/Management Services** - The credit union has employees that would be willing to assist another credit union after a disaster occurs.

*Don’t forget to click “Save and Certify Profile” to permanently save your changes.*

**Save and Certify Profile:** This button is available in the upper right corner. This command takes the user to the Profile Certification screen. Credit unions must send their profile to NCUA after all changes and at least once per quarter. By clicking “OK” after changes are made on the edit screens of the profile, the user’s profile changes are not permanently saved in CU Online. Data is only saved locally. If the user navigates away from the profile (i.e., to the Call Report), logs out, or closes their browser without sending their data to NCUA, all changes will have to be re-entered. Users may make all necessary changes to different tabs of the profile and then send their data to NCUA at one time.