

Version	Log #	Templates	Question/Observation	Response
V3	1	All Templates	What are the data field order in each template?	Please follow the exact data field order in the templates, "Standard Data Collection Templates – Version 3", published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ". The order is also identified by the "Field Number" column.
V3	2	All Templates	What are the file naming convention in V3 templates?	The file naming convention is consistent with V2, i.e., Join Number, Product Type, Template Version number, Data Year and Month, File Creation Date/Time <u>Join# Product v# YYYYMM YYYYMMDDHHMMSS.txt</u> Examples for CU join number as 123: 123_Auto_v3_202110_20220125090631.txt 123_CreditCard_v3_202110_20220125090631.txt 123_HomeEquity_v3_202110_20220125090631.txt 123_Mortgage_v3_202110_20220125090631.txt 123_Other_v3_202110_20220125090631.txt 123_Student_v3_202110_20220125090631.txt 123_CRE_v3_202110_20220125090631.txt 123_NonCRE_v3_202110_20220125090631.txt 123_Deposits_v3_202110_20220125090631.txt 123_Member_v3_202110_20220125090631.txt 123_LossSeverity_v3_202110_20220125090631.txt 123_Derivative_v3_202110_20220125090631.txt
V3	3	All Templates	What is JOIN_NUMBER?	NCUA assigns an internal identification number to each CU. This Join Number remains the same over time. It is different from CU charter number. JOIN_NUMBER - CU_NAME 21509 - ALLIANT 14548 - AMERICA FIRST 16863 - BOEING EMPLOYEES 10595 - FIRST TECHNOLOGY 2399 - NAVY FEDERAL CREDIT UNION 121 - PENTAGON 3795 - RANDOLPH-BROOKS 14339 - SCHOOLSFIRST 20533 - STATE EMPLOYEES' 13171 - SUNCOAST 15972 - THE GOLDEN 1 16757 - MOUNTAIN AMERICA CREDIT UNION 16776 - LAKE MICHIGAN CREDIT UNION 3639 - VYSTAR CREDIT UNION 2066 - BETHPAGE FEDERAL CREDIT UNION 5557 - STAR ONE CREDIT UNION 15384 - SAN DIEGO COUNTY CREDIT UNION 2598 - ALASKA USA FEDERAL CREDIT UNION 5417 - SECURITY SERVICE FEDERAL CREDIT UNION
V3	4	Member	Should the new Membership template have a snapshot date field?	Yes, the revised membership template includes a snapshot date.
V3	5	Member	Should the new Membership template have a Join Number field?	Yes, the revised membership template includes a Join Number field.
V3	6	Deposits	Should the deposits template have a Join Number field?	Yes, the revised deposits template includes a Join Number field.

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V3	7	Loss	CONFORM_ASSET_CLASS is not listed for the Loss files in the Changes to Existing Templates spreadsheet in the Conformed Fields Summary tab. I assume it should be the same as it is listed for the six other reports and is seen as such in the Loss Tab in the Revised Templates spreadsheet.	Correct. The field "CONFORM_ASSET_CLASS" in the loss severity template is identical to other templates. The conformed entry summary tab does not include the loss severity template.
V3	8	Deposits	Does TOTAL_DEBIT_AMOUNT include ATM withdraws? Need to be specific and not say etc. which leaves it open to individual interpretation.	Yes, the TOTAL_DEBIT_AMOUNT field would include any member initiated withdrawals, in all forms, including checks, ACH, ATM withdraw, teller withdrawal, wires, and other transactions that decrease the balance of the account. It does not include monthly service fees.
V3	9	Member	To clarify, is the 'Member Extract' an export of all members (including individuals & businesses) in our database? Or would this only be those with a record existing on the portfolio files?	The member table would include all members and nonmember customers with active loan and/or deposits accounts, or any charged-off loans in ongoing collection/liquidation, either as individual and business.
V3	10	All Templates	Use of data – We would like for NCUA to discuss how this member data and the member ID fields within the account detail files will be used.	The member ID would enable NCUA to link the loan and deposit accounts from the same member and perform member centric and holistic risk analysis.
V3	11	Member	Timing – For quarterly submissions is NCUA asking for 1 Member file per quarter or for 3 (one for each month end)?	The revised membership template includes a snapshot date. The member file, like other files, are expected to be submitted once a quarter, one file for each month.
V3	12	Member	Scope – Are all current credit union members to be represented on this file or those members who would have a Member ID within the Loan and Deposit Templates? There may be members who are only secondary owners/borrowers on accounts and therefore would not be listed on a Member ID within the Loan/Deposit Templates There could also be individuals who closed accounts during the quarter and are no longer members at the end of the month/quarter but the account would remain in the submitted files for that last month in which they were closed, paid off or charged off.	The member table would include all members and nonmember customers with active loan and/or deposits accounts, or any charged-off loans in ongoing collection/liquidation, either as individual and business. If more than one member or nonmember customer is listed for an account, please use the primary member/ account holder's information.
V3	13	Member	MEMBER_AGE – Not certain why this field is requesting the members age when membership started. The data quality/completeness here could suffer if accurate start date is not available. Would it be more practical and sensitive to member privacy to give current conforming age group of member?	If member age is not available at membership starting date, please use the age when the first account was opened.
V3	14	Loans	TDR_FLAG – Q: In our criteria once a loan meets TDR criteria it is always classified as TDR loan. What is the expected criteria here? Seems like NCUA may be wanting something similar to what we reported as Outstanding Balance under Extensions/Forbearance/Deferral within the monthly COVID data submission. Please elaborate on criteria here.	The TDR Flag designation is based on CU internal policy and should be consistent with the Call Report. If the CU no longer tracks TDR status for its loan portfolio due to CECL implementation in January 2023, please provide a NULL value in the TDR and TDR History fields. ONES will treat NULL values as "not applicable" for CECL institutions. Please continue to provide the complete columns (do not remove columns) in their assigned order for each loan template. This will ensure ONES can load the files properly to the data warehouse.
V3	15	Loans	BALANCE_AT_DEFAULT / DEFAULT_DATE – Default can have a different meaning depending on the organization. At our institution, Default and Default Date is typically when the loan is charged off and removed from our portfolio while others may consider default to be the point a loan goes 90 or 120 days past due. Q: What is NCUAs expectation of 'Default' here? In the past we have been instructed to use our own meaning.	The default designation is based on CU internal policy and should be consistent with the Call Report.
V3	16	Loans	CONFORM_COLLATERAL_TYPE and EV_FLAG (Auto Only) – Q: Change here for us is to segment Cars from Trucks/SUVs and additionally if vehicle is an electric vehicle. We do not explicitly capture these attributes. Does NCUA have any recommendations/resources to assist in providing this data?	These fields should be populated on a best efforts basis.

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V3	17	Loans	HELD_FOR_SALE_FLAG Q: Are these specific to only loans to be sold in the secondary market? Please explain.	The HELD_FOR_SALE_FLAG should include all loans were classified as "Held for Sale", which CU initially originated, purchased, or acquired. In addition, this flag includes loans had been designated as 'Held for Investment', and then subsequently were reclassified as 'Held for Sale'. Continue to report these HFS loans until the legal sale date month and then report as 'Sold'. Loans originated or purchased with the intent to sell to GSEs or Ginnie Mae should be excluded from the loan level files. Please also refer to "Data Template Overview.pdf" for instructions, which is published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".
V3	18	Loans	CONFORM_INT_RATE_TYPE- Q: Will NCUA verify what types of loans they expect to be classified as Hybrid vs Variable? With these changes we still don't see a great option for our 5/5 ARMs. Would recommend having ARM or something that represents set periodic adjustments.	ARM should be treated as hybrid.
V3	19	Loans	DATE_LINE_CLOSED, CREDIT_CLOSED_FLAG, CREDIT_FROZEN_FLAG. Q: What is intended by each of these and how do they differ? DATE_LINE_CLOSED, CREDIT_CLOSED_FLAG and CREDIT_FROZEN_FLAG.	DATE_LINE_CLOSED is specifically for line of credit and is the date the line is closed to any future charges, in particular in the case of a credit card where the borrower can no longer use the card, but still has a positive balance to be repaid. CREDIT_CLOSED_FLAG indicates if the draw period ends. CREDIT_FROZEN_FLAG indicates CU has frozen the line of credit against further draws on a temporary basis, perhaps due to delinquency or loss of collateral.
V3	20	Loans	We are seeking clarification on Commercial loans. There are three fields on the version 3 templates for current files submitted for Real Estate, Auto, Credit Card and Other Consumer. The fields are CONFORM_PARTICIPATION_AGENT, PARTICIPATION_RATIO, and BUSINESS_ACCOUNT_FLAG. How should we populate these if business/commercial loans will be moved to the new CRE and Non-RE Commercial templates?	In general, all business/commercial loans should migrate into the new CRE and Non-CRE templates. BUSINESS_ACCOUNT_FLAG would be marked as "N" for consumer loans. Any other fields that are not applicable would be null. Participation loan data should be completed for any loan that is a participation, whether the loan is a commercial or retail loan. Please also refer to "Data Template Overview.pdf" for instructions on commercial Auto and Credit Card, which is published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".
V3	21	Member	Member-Member_Age is defined as "The age at which the Membership started". Can they confirm that they want it at Membership open vs. their current age?	The member age is a static value field and remains the same age when the membership starts.
V3	22	Loss	Does BALANCE_AT_DEFAULT remain static every quarter when we report the same loan, right?	Correct. BALANCE_AT_DEFAULT is a static value.
V3	23	Loans	Should the LOAN_ID be the same across all data snapshots (RE, Consumer Lending, Shares, Loss Severity, etc.)? It looks like we are being asked to create a tokenized unique identifier for the loan. Is that the case?	Yes, please create a tokenized Loan ID, Account ID, and Member ID. A tokenized ID needs to remain the same in all reporting periods for the same loan. It should not be the actual loan or account ID, nor any Personally Identifiable information (PII).
V3	24	Member	Should MEMBER_ID be the same across all data snapshots (RE, Consumer Lending, Shares, Loss Severity, etc.)?	Correct. The tokenized MEMBER_ID remains the same for the same member cross different product types.
V3	25	Loans	We do not include participation loans as part of the quarterly submissions. Is it ok to leave CONFORM_PARTICIPATION_AGENT as NULL even though the documentation says "one of the whole number in the confirmed entries" must be used (1 – Bank, 2 – Credit Union, 3 – Fintech, 4 – Other)? We can definitely set this field to 4 for the entire data set, but we do not want to give NCUA the wrong impression that our existing RE and Consumer Loan datasets are participation loans.	All loans Held For Investment (HFI) and reported on the Loan and Leases page of the Call Report should be reported in the loan level files. Participation loans should be reported in the files that best matches their product and collateral type. If a loan is not a participation, please leave the CONFORM_PARTICIPATION_AGENT field as NULL. Please also refer to "Data Template Overview.pdf" for further instructions on loan participation, which is published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".

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V3	26	Loans	Is BORROWER_INFO_FLAG referring to Initial Underwriting at time of loan Origination and answer will not change?	Correct. This is a static value field.
V3	27	Loans	Is the response to CONFORM_UNDERWRITING_TYPE based on underwriting at time of loan origination and will it remain the same for the life of the loan or do you want this updated with each annual review?	This is a static value field at loan origination.
V3	28	Loans	We do not currently assign a Product Type for commercial loans. Can we leave CREDIT_UNION_PRODUCT_TYPE Blank?	Please use the field for loan description or other nature of the loan or leave as null if not applicable
V3	29	Loans	We do not use CURR_CREDIT_GRADE. We apply Risk Rating, which is requested above as CONFORM_LOAN_CLASSIFICATION. Can we leave blank here or provide same response as CONFORM_LOAN_CLASSIFICATION.	Please leave the field as null if not applicable.
V3	30	Loans	Our entire portfolio consists of participated CRE loans and we do not use credit scores for guarantors. Should CURR_FICO be left blank for every loan entry?	Please leave the field as null if not applicable.
V3	31	Loans	Our entire portfolio consists of participated CRE loans and we do not use credit scores for guarantors. Should CURR_FICO_DATE be left blank for every loan entry?	Please leave the field as null if not applicable.
V3	32	Loans	As a participant, the first date due to us is not always the first Note due date. Should we report FIRST_PAY_DATE due under the Note or first date due to the CU?	Please use the Note due date.
V3	33	Loans	Is LEASE_INFO_FLAG referring to Initial Underwriting at time of loan Origination and answer will not change? And, Is this field to be left blank for Non Leased Properties?	This flag is used to identify if lease info is available at initial underwriting and ongoing basis. Please leave the field as null if not applicable.
V3	34	Loans	Is MOST_RECENT_NOI blank for owner occupied properties?	No, please provide the most recent owner (borrower) business NOI.
V3	35	Loans	We do not use ORIG_CREDIT_GRADE. We apply Risk Rating, which is requested above as CONFORM_LOAN_CLASSIFICATION. Can we leave blank here or provide same response as CONFORM_LOAN_CLASSIFICATION.	Please leave the field as null if not applicable.
V3	36	Loans	Our entire portfolio consists of participated CRE loans. Should ORIG_DSCR be left blank for every loan entry?	Please reach out to the agent entity (bank, CU, fintech, etc.) and obtain the ORIG_DSCR info.
V3	37	Loans	Is ORIG_FINAN_INFO_DATE referring to Initial Underwriting at time of loan Origination and answer will not change?	Correct. ORIG_FINAN_INFO_DATE is a static value.
V3	38	Loans	Is ORIG_FINAN_INFO_FLAG referring to Initial Underwriting at time of loan Origination and answer will not change?	Correct. ORIG_FINAN_INFO_FLAG is a static value.
V3	39	Loans	Is ORIG_NOI blank for owner occupied properties?	No, please provide the owner (borrower) business NOI at origination.
V3	40	Loans	As a Federal CU we are not permitted to participate in prepay and do not track this info. Can we leave blank on PREPAY_LOCKOUT_ENDDATE on all?	Please leave the field as null if not applicable.
V3	41	Loans	Do we leave RATE_LIFE_CAP blank for all Fixed Rate loans?	Yes, please leave the field as null if not applicable.
V3	42	Loans	Do we leave RATE_LIFE_FLOOR blank for all Fixed Rate loans?	Yes, please leave the field as null if not applicable.
V3	43	Loans	As a Federal CU we are not permitted to participate in prepay and do not track this info. Can we leave YIELD_MAINT_ENDDATE blank on all?	Please leave the field as null if not applicable.
V3	44	Member	Shall we report non-member customers in the member table?	Yes. An active member flag is added to the Member table to identify non member customers.
V3	45	Loans	Where do we report loans collateralized by RV, Boat, Airplane or Motorcycle?	Please also refer to "Data Template Overview.pdf" for instructions on applicable loan templates, which is published at " https://www.ncaa.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".
V3	46	All Templates	Is the file naming convention case sensitive?	No. The file names are not case sensitive.
V3	47	All Templates	We do not have actual values for some data fields. Shall we put a placeholder or leave as null?	For data value not available in your system, please leave it as null.
V3	48	All Templates	For ORIG_CREDIT_GRADE and CURR_CREDIT_GRADE, the example is A, B, C, etc. Can we use a combination of alpha and numeric?	Yes, the field lengths for these fields has been expanded to 5 to accommodate a mix of alpha and numeric.

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V3	49	All Templates	Account Number changes - we have a number of account numbers that change each month due to fraud, member provided account number inadvertently to a third party or other reasons. Is it okay for the tokenized account number to change on the reporting or do we need to attempt to link back to the previous tokenized account number?	The goal is for the templates to have the same ID variables for a given account across time.(Please also refer to "Data Template Overview.pdf" for instructions, which is published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".) This ensures we are able to follow an account across its life-cycle (and hopefully has the benefit of making it easier to track loan outcomes in your internal analysis too). When the underlying account number changes, please map the new account number to the same tokenized ID that has been used for that loan.
V3	50	All Templates	When should we report NULL vs. a default "0" or "N"?	Please default null when the value is not applicable or missing. Only enter "0" where 0 is the actual value. Only enter "N" where N is a valid entry.
V3	51	All Templates	Are NULL values allowed for Y/N fields?	Yes, when "Y/N" is not applicable or information is missing.
V3	52	All Templates	Is it okay to hard-code fields that we do not record but are consistent across all records?	Yes, as long as it is consistent and based on CU internal data policy.
V3	53	All Templates	If we do not have the information to accurately determine certain fields should they be left null?	Yes, leave the field as null for missing values.
V3	54	All Templates	Some conformed entry do not have an 'Other' option - leave NULL if other?	Please enter the conformed value that best fits the situation. Only default to null if the field is not applicable or data is missing.
V3	55	All Templates	Two of the templates are not applicable to us (Student and Derivatives). How do we handle these two templates, do we leave them blank?	You can omit (not send) the templates that are not applicable in a given month.
V3	56	All Templates	The age (in years) of the customer in years as of the account open date : what should we do with the following scenario? 1) Age returns negative because the Prime Name Birthday is for the trust account (Example: 0002680977 S90 share open date is 2015, while the prime name birthday for the trust is 2016.) 2) Age returns negative because a younger Prime Name may have acquired an older acct (Example 0014111019 S90 share opened in 1964, while prime name birthday is in 1980.)	You outlined clear cases where the age in years at the account open may be negative. Please report these as negative ages (in years). Note that we would expect the number of cases where the age at account open is negative to be small relative to the overall population. Our data quality validations will flag these at outliers, in order to raise awareness to less usual cases in the data.
V3	57	Deposits	Number of Checks Cleared in the Month (7029): should this include both deposit and withdrawals?	The number of checks cleared in the month should reflect withdrawals only.
V3	58	Deposits	Last activity code vs last activity date - the descriptions are inconsistent	We have updated the description of LAST_ACT_CODE and made it consistent with LAST_ACT_DATE. Thus the conformed value # 5 (Interest Earned) for LAST_ACT_CODE is no longer valid.
V3	59	Deposits	TOTAL_DEBIT_AMOUNT what about debit reversals and does a debit have to be < 0?	Please include debit reversals when summing all the debit amounts in a month. Report reversals as a negative number and debits as positive. This may result in an overall negative value if the reversals are larger than the total debit amount in a given month.
V3	60	Deposits	Can you please verify that the CD Flag fields (such as CD_AUTO_RENEW_FLAG) should only apply to CD accounts and not other types of deposit accounts (such as IRAs)?	This is correct – fields that are related to the terms and conditions of CDs can be left NULL (double pipes) for accounts that are not CDs. Our Issue Log takes the deposit account type into consideration when calculating coverage for CD related fields.

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V3	61	Deposits	<p>The field description indicates that this field should reflect “the number of overdraft occurrence during the current month.” Would an overdraft occurrence mean that the balance on the account has gone negative? Or would there have to be a transfer from another savings account to cover the negative balance in order to count as an overdraft occurrence?</p> <p>Additionally, how is an occurrence defined if an overdraft simply refers to the account balance being negative? For example, if the balance of a checking account is negative from the 3rd of the month until mid-day on the 10th of the month, would that count as one occurrence or 8 occurrences? Lastly, does an account need to be negative for a certain amount of time to count as an overdraft occurrence?</p>	<p>When populating the OVERDRAFT_FREQ field please consider the following:</p> <ul style="list-style-type: none"> •The frequency of overdrafts being counted by OVERDRAFT_FREQ is based on transactions that result in the account being overdrafted, not the amount of time the account is overdrafted. There is no requirement that the account is overdrafted for a minimum amount of time to qualify. •For the purposes of the OVERDRAFT_FREQ field, consider transactions that result in a draw on an account that is greater than the available balance to be an overdraft occurrence. This includes transactions that cause the balance of the account to go negative. However, additional transactions that overdraw the account after it is negative are also overdrafts and should be counted in the OVERDRAFT_FREQ field. •If the borrower has their account linked to another account, where money is transferred immediately to cover the potential overdraft (e.g., overdraft protection) this protection prevents the transaction from overdrawing the account and these transactions should not be considered overdrafts when determining the OVERDRAFT_FREQ.
V3	62	Loans	Regarding mortgages sold/serviced, we are assuming these loans should be excluded from the data templates since sold/serviced loans do not reside on our balance sheet. Is that correct?	Correct. Please also refer to Table 5 in "Data Template Overview.pdf" for further details, which is published at " https://www.ncua.gov/regulation-supervision/regulatory-compliance-resources/capital-planning-stress-testing-resources ".
V3	63	Loans	We do not break auto loans into car/truck/SUV in the past. Which CONFORM_COLLATERAL_TYPE value should we use?	The conformed value 1 – CAR would be fine for legacy auto breakdown.
V3	64	Loans	Which template should we use for shared secured Visas?	Please report these loans in the Credit Card template and mark the SECURED_FLAG as “Y”.
V3	65	Loans	Would business credit cards be on the Non-CRE template or credit card template?	Please report these loans in the Credit Card template and mark the BUSINESS_ACCOUNT_FLAG as “Y”.
V3	66	Loans	Modification Flag field - would this include payment deferrals?	Yes, please include payment deferrals.
V3	67	Loans	Number of times modified - would this include payment deferrals?	Yes, please include payment deferrals.
V3	68	Loans	Cash Advance Amount - would this be the total cash advanced amount towards the loan, or just the cash advance amount in the most recent statement cycle?	Please report the total outstanding cash advance amount, not just the amount in current statement cycle.
V3	69	Loans	Conformed Loan Purpose (A comment describing the use of loan proceeds) 1. Purchase 2. Balance Transfer - How should we determine the purpose between Purchase and Balance Transfer for Credit Card if their current balance includes both?	Please use the conformed value 2 - Balance Transfer for mixed purpose.
V3	70	Loans	With regards to the requirement on FICO scores "Credit union must convert credit scores that do not conform to FICO scoring to the FICO equivalent. Acceptable value range is 300 - 850. ", we are using the FICO Auto model which is 250-900 range. How would ONES like us to report these. Are we able to report the scores as is, or can NCUA provide guidance on how to convert the scores to be 300-850 range equivalent?	Yes, please report the FICO equivalent (300 – 850). The FICO equivalent conversion should be based on CU internal policy, using a consistent methodology over time.
V3	71	Loans	Shall we include the employee loans within the submission?	Please include the employee loans in the submission if they are part of the CU loan portfolio and are included in the balances reported in the Call Report.

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V3	72	Loans	Collateral_type (5004): the mapping on tab CC states to use Secure code - is this just for share secured Visas?	COLLATERAL_TYPE is a free text field designed to capture your best internal description of the collateral for a given loan. If a loan does not have collateral (e.g., SECURED_FLAG = "N") then we expect to receive a NULL value. So if you only have certain credit card products that are secured, we would only expect COLLATERAL_TYPE to be provided for those records (this should correspond to the records having SECURED_FLAG = "Y").
V3	73	Loans	Collateral type (5004) - The detailed collateral information used to secure the loan - Example: In house deposit balance. How to populate this field?	COLLATERAL_TYPE is a free text field designed to capture your best internal description of the collateral for a given loan. If a loan does not have collateral (e.g., SECURED_FLAG = "N") then we expect to receive a NULL value.
V3	74	Loans	Field 7011 Conformed Modification Type, requirement said to choose one of the pre-defined values below. What if multiple exist? E.g. if a loan had both 2 and 3, do we enter 23? 1 - Forbearance/Deferment/Extension 2 - Payment Reduction 3 - Principal Reduction 4 - Loan Type Change	Our past guidance on the topic has been that if principal reduction is part of the modification, use conformed value 3. Otherwise, use conformed value 2 if a payment reduction was part of the modification.
V3	75	Loans	CONFORM_BEHAVIOR_TYPE in credit card template. How do you define revolver vs. transactor?	ONES prefers a CU uses its internal definition of revolver and transactor. Some CUs have responded that they do not group their card portfolios as transactors or revolvers. A transactor need not pay off the entire balance each month, nor a revolver always carry a balance. Where the line is drawn is based on your internal policy. As for time period, we do not have a minimum time threshold, but you should include at least a couple of months in order to establish a trend. The mix category was included in case a CU has an additional category or is unable to slot a card member easily into one category or the other.
V3	76	Loans	CONFORM_LOAN_PURPOSE in Other consumer loans. How do we choose for refinance?	Please classify a refinance as a '2' or debt consolidation. While this is not a perfect match, ONES prefers to keep the '1' Purchase option as only purchase transactions
V3	77	Loans	AMORT_TERM - Amortization Term in Months, is this the full term or remaining term of the loan?	This field is for the complete amortization term of the loan, not remaining.
V3	78	Loans	Student Loan - CONFORM_PRODUCT_TYPE what would be classified as Other ?	We are reserving 'Other' in case there are unique student loan products that we wish to separately categorize from the more traditional private student loan product.
V3	79	Loans	Student Loan - CHARGE_OFF_AMT does this include interest paid to principal before the loan is charged off?	If this is referring to the interest owed that is reversed as part of the charge-off / non-accrual status, then yes, please include the interest in the total charge-off amount since the interest was not paid per the contractual obligation. If this refers to a separate situation, please provide more detail.
V3	80	Loans	Mortgage - SALES_PRICE for refis what are you expecting to see in this field?	In the case of a refinance, please leave the SALES_PRICE field as NULL.
V3	81	Loans	COMMERCIAL - BORROWER_INFO_FLAG; Who would the information be needed for? Is it for borrowing entity or principal holder? We may have more than one principal holder or borrowing entity. If we are missing one piece of information for borrower or principal holder, do we answer no? Or if we have what we consider material information needed, do we answer yes?	Please start with the borrowing entity, if no information available, go with the principal holder/borrower. Otherwise, mark the flag as "N". The completeness of the underwriting information is based on CU internal policy.
V3	82	Loans	COMMERCIAL - ORIG_FICO; Is the credit score referring to the borrowing entity or principal holder? (We may have multiple guarantors.)	This is the credit score for the individual borrower/holder.
V3	83	Loans	COMMERCIAL - ORIG_FINAN_INFO_DATE; If there are multiple properties and they each have different dates, what date should we report?	Please use the latest date among all properties.

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V3	84	Loans	COMMERCIAL - PROFIT_RATIO; How does NCUA define profit ratio for construction projects? Does profitability on construction project refer to profitability for borrower or CU?	Please follow CU internal calculation on profit ratio. This ratio is based the borrower's project, not CU profit.
V3	85	Loans	COMMERCIAL - AMORT_TERM; Should we report amortization term based on the original note? Or remaining amortization?	Please report the amortization term in the original note.
V3	86	Loans	COMMERCIAL - MOD_INT_RATE NBR_TIMES_MOD; 1) How does NCUA define a modification? Is the request for modified interest rate trying to identify where we have given relief for loans that have gone through hardship? 2) If the INT RATE changes through a modification of loan terms, should that be reported as a MOD_INT_RATE or a CURR_INT_RATE? Once a loan is modified, we currently report it as a CURR_INT_RATE.	Please refer to the conformed value in CONFORM_MOD_TYPE for NCUA definition on modification. When a loan is modified, please report the modified interest rate in both MOD_INT_RATE and CURR_INT_RATE.
V3	87	Loans	COMMERCIAL - POST_MOD_MAT_DATE; Is this request to identify where we have given relief due to hardship? Can the Modified Maturity Date be listed in the Current Maturity? If we report as a different field, should we only report in the month that the loan was modified or is this a static field?	MATURITY_DATE filed is static, referring to the original maturity date. Please put new maturity date in POST_MOD_MAT_DATE.
V3	88	Loans	COMMERCIAL - YIELD_MAINT_END_DATE; Is this reporting requirement the same as Row 49 "Prepayment Lock-out End Date"? If not, how do they differ?	A lockout period occurs when a commercial real estate loan is not allowed to be repaid in full. The loan terms will not allow for prepayment in any form, and the borrower must wait until this period expires if they want to pay off the loan prior to maturity. During yield maintenance period, the borrower is allowed to make prepayment with the penalty stated in the loan terms.
V3	89	Loans	COMMERCIAL - CONFORM_REFRESH_APPR_TYPE; Is this reporting requirement the same as Row 56 "Original Appraisal Method"? If not, how do they differ?	The Field Name and Description for CONFORM_REFRESH_APPR_TYPE are incorrect in the templates. The correct ones are as follows: Field Name - Refreshed Appraisal Method; Description - The method used to establish the value of real property securing the loan during ongoing loan appraisal/review. Please report the appraisal method your CU uses during the ongoing loan appraisal/review process.
V3	90	Loans	COMMERCIAL - PROP_CITY PROP_STATE PROP_ZIP_CODE; If we have multiple properties and they are located in different cities, which City, State, Zip Code do we report?	Please use property address of the Largest UPB among a bundled deal. If no individual UPB is available, use the largest collateral value among the properties.
V3	91	Loans	COMMERCIAL - CURR_BAL; If a participation loan, do we report the whole loan balance or the CU Balance?	Correct. Use CU owned balance for participating loans.
V3	92	Loans	COMMERCIAL - BKRPT_FLAG; Do we report if bankruptcy during term of the loan or at any point during the sponsor's history? Do we report for Borrower only or the Guarantor?	Only report bankruptcy during the term of the loan, on borrowing entity or individual borrower, not guarantor.
V3	93	Loans	COMMERCIAL - CONFORM_MOD_TYPE; What if modification includes a combination of different actions, how do we report?	If principal reduction is part of the modification, use conformed value 3 - Principal Reduction . If modification includes both 1 - Forbearance/Deferment/Extension and 2 - Payment Reduction, use conformed value 2 - Payment Reduction.
V3	94	Loans	AMORTIZATION_TERM and ORIG_LOAN_TERM – Can you please explain what the difference is between these two fields?	For most loans these fields will be the same, but for certain balloon and commercial loans there may be a difference. For example, in the commercial loan industry it is not uncommon to have a 20 year amortization period and a 5 year loan term. This combination results in lower payments during the repayment period and a balloon payment due at the end of 5 years.
V3	95	Loans	CURR_CREDIT_GRADE – We do not re-grade loans after origination. Would you prefer us to leave CURR_CREDIT_GRADE as a NULL value or should we set it equal to ORIG_CREDIT_GRADE?	Please provide a NULL value (double pipes) if a CU does not re-grade loans after origination.

Version	Log #	Templates	Question/Observation	Response
V3	96	Loans	<p>For Auto loans -The instruction document asks for repossession loans to be included in the loss severity file. However, I believe our accounting department includes these loans in the New and Used Auto loan balance totals in the call report. Given this, what template should we report repossession loans in?</p> <p>oIf repossession loans should be included in the portfolio snapshot file, should we leave EXIT_TYPE as a NULL value?</p> <p>oIt is not uncommon for repossession loans to re-enter the auto portfolio. When this happens, loans that have been dropped from the auto portfolio file will re-appear in a later month. How would you like us to address this particular case if we are required to report repossession loans in the loss severity file rather than the portfolio snapshot file?</p>	<p>For the repossessions, we can imagine two scenarios where this would become an issue.</p> <p>1.An auto loan has a partial charge-off, the vehicle is repossessed, and then the borrower has entered into a payment plan or come current on outstanding payments, and the car is returned. In this scenario, yes, it's possible the loan was reported as a charge-off in the Auto loan file, moved to the loss file, and then moved back to the Auto loan file as a current loan. ONES expects this volume to be relatively small and we would be able to track the delinquency, loan status, Exit_Type and loss fields through the life cycle of this loan by following a consistent Loan_ID.</p> <p>2.After a repossession and car auction, there is a deficiency balance owed by the borrower. In this case, ONES would like to see the deficiency balance reported in the loss file as an ongoing recovery rather than as a current loan in the Auto file. In these situations, the EXIT_TYPE should be recorded as 4 in the final month before exiting the Auto loan file and entering the Loss file.</p>
V3	97	Loans	We have researched and discovered some Auto loans exit the portfolio because they were canceled. How should we code these loans?	Please use "1 - Paid-off" in this situation.
V3	98	Loans	For auto, Conform Participation Agent, for lead agent entity type during the participation loan underwriting, is this the type of FI for a participation pool or the broker/third party used performing the analysis of the pools?	Please provide the information for the pool's original underwriter if it is available. If that information is not available, provide the information for the broker.
V3	99	Loss	Shall we report charge-offs related to negative shares and overdraft balances?	Yes, please include such losses in the Loss Severity file. Some credit unions group those losses with their Other Consumer portfolio under the Call Report category "All Other Unsecured Loans/Lines of Credit" (994/CH0007/CH0008).
V3	100	Loss	For loss severity, we do not use a "Closed book flag", should we leave blank?	This field is important for us to treat loans that have are still in the loss process and those that have completed it appropriately in our internal analysis. Even if your credit union does not use an explicit "closed book flag", your credit union may already have internal business logic that can be used to populate this field. For example, your risk analysis or modeling may use internal policies or logic to determine where loans are in their loss and recovery phase. An example of this could be business logic that is used to determine the population of loans that are used to measure a portfolio's loss given default.
V3	101	Loss	For loss severity, what is required in the "Default Date" i.e., charge off date, repossession date, loan default date i.e., late but not charge off?	The field definition mentions several different dates, but this field is intended to capture the date the loan was in default according to your credit union's internal policies. In many cases this will be the date your credit union considers the loan to be in default since this often pre-dates charge-offs or repossessions.
V3	102	Loss	For loss severity, on "cumulative recovery amount", what is considered "less expenses"	Our goal is to capture the net recovery amount (value recouped from disposition of collateral net of expenses) to understand the overall loss on the loan. Please include expenses attributable to specific loans that are incurred during the loss and recovery phase, such as carrying costs, inspection costs, appraisal fees, or legal fees
V3	103	Member	For the Membership field requirements, ACTIVE_MEMBER_FLAG's description states – "Flag that indicates if the customer is an active member during any part of the reporting period. A "N" response indicates nonmember customers.". This appears to be stating two scenarios, one for active members and the other for nonmembers. Please clarify how we should classify Y and N.	"Y" indicates active membership. "N" includes both non-members and inactive members.
V3	104	Member	Member ID, is this any unique number that we would create that would remain the same for the member throughout future reporting?	Correct. Also note that the ID must be at most 150 characters long and should not include any PII (e.g., social security numbers, etc.)

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V3	105	Secured FTP	Can you grant access to uploading files at the secured FTP stie from a team email?	NCUA IT department only allows individual emails to gain access to the secured FTP site.
V3	106	Secured FTP	Are we able to upload ONESData templates individually as we complete them or should we wait until all of the templates are completed and submit all at one time?	Submitting the data templates as you complete them should be fine. However, we generally process and report back feedback on the data quality for the submissions after the submission deadline has passed.
V3	107	Secured FTP	Can we automate the file loading process?	Currently NCUA SFTP application only allows manual upload.