

# Credit Union Online

## Profile Frequently Asked Questions

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### General Tab

**1. What is an EIN?**

An EIN is the Employer Identification Number issued by the IRS.

**2. If I use more than one settlement agent, which one should I report since there is only space for one?**

Report the settlement agent that processes the most transactions for the credit union.

### Contacts Tab

**3. I get an error that the address verification failed when I am adding a contact.**

Double check to make sure that you added a zip code. The system uses a database from the US Postal Service to verify the address. Sometimes the address verification can fail because you did not enter the address exactly the way the Post Office has it on file. To check the address, go to [www.usps.com](http://www.usps.com) and use the "Find a Zip Code" function to confirm your address.

**4. What if my address is not in the USPS database?**

Please call the NCUA Customer Support at 1-800-827-3255.

**5. Can I appoint anyone at the credit union as the primary or secondary contact for the credit union's U.S.A. Patriot's Act Information?**

No. You should only identify individuals responsible for the Bank Secrecy Act and Customer Identification programs at the credit union.

### Sites Tab

**6. I get an error that the address verification failed when I am adding a site.**

Refer to Contacts Section above for resolution of this issue.

**7. Can a credit union's Disaster Recovery Center be the same location as its Vital Records Center?**

Yes, a credit union's Disaster Recovery Center and Vital Records Center can have the same location. However, a P.O. Box is not an acceptable address for either the Disaster Recovery Center or the Vital Records Center.

**8. Can a credit union's Vital Records Center be the same as the credit union's main facility?**

No. NCUA Rules and Regulations Part 749 specifies the credit union must store vital records at a location far enough from the credit union's office to avoid simultaneous loss of both sets of records in the case of a disaster.

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### IS&T Tab

- 9. We have a printable new loan form on our website that member's can fill out and mail or bring to the credit union, but members cannot submit it electronically through our website. Do I check the box indicating this is an electronic service we offer?**

No. If the form is available to print, but members must "physically" deliver it to the credit union, it is not an electronic service. This applies to member applications, new loans, and new share accounts.

- 10. We have a debit card program, is this electronic cash?**

No. A variety of media store electronic cash and the amount of cash available is stored on the card itself. Debit cards, credit cards and most gift cards rely on sending information over networks to a centralized server to determine if the amount of the transaction is available or not.

- 11. We offer home banking through a link from our website to a third party vendor. Since members do not directly perform transactions on our website, what type of website should I report?**

Transactional. The instructions indicate you should report based on the degree of information and/or services you offer online. You are providing online transactional services to your members via the third party.

### Regulatory Tab

- 12. Do I have to put in historical dates for audits, member account verifications, etc?**

No, NCUA only requires you to enter the most recent date for these Profile fields.

- 13. Does an acceptable Disaster Recovery Test have to include shutting down and restoring the computer systems at a hot site?**

No. There are several acceptable ways to test a disaster recovery plan. You can find more information on acceptable testing methods in the *FFIEC Business Continuity Planning Booklet*.

- 14. Can I edit or delete dates on this page?**

Yes. Users can edit or delete information on the Regulatory page. If you are updating your profile to reflect a new annual meeting, financial statement audit, member account verification or disaster recovery date, you should **add** a new date, not edit the existing dates in the system. The edit and delete functions are intended for you to efficiently correct data entry errors.