NATIONAL CREDIT UNION ADMINISTRATION ALEXANDRIA, VA 22314-3428 OFFICIAL BUSINESS



Credit Union Profile Form 4501A

Effective December 31, 2024 Until Superseded

Version 2024.1

TO THE BOARD OF DIRECTORS:

This booklet contains the NCUA Form 4501A, Credit Union Profile. The effective date of this form is December 31, 2024 and will remain in effect until superseded. Instructions and quarterly filing dates are available on the NCUA's website at www.ncua.gov. Credit union contacts of record will continue to receive quarterly email notifications of the cycle highlights.

The Profile Reporting Instructions page contains the filing requirements. Please note, the Profile must be certified in conjunction with the filing of the Form 5300 Call Report.

If you have any non-technical questions, please contact your NCUA Regional Office or your state credit union supervisor, as appropriate. Please direct technical questions to OneStop, the NCUA's IT Service Desk, by email at OneStop@ncua.gov or phone at 1-800-827-3255.

	Report Date:
Credit Union Name:	Federal Charter/Certificate Number:

Reporting Requirements

<u>Provide Updated Information</u>: In accordance with NCUA regulations part 741, insured credit unions are required to update their profile information within 10 days of the election or appointment of senior management and volunteer officials, or within 30 days of any change.

Changes to the Profile will not be uploaded to NCUA until certified and submitted in CUOnline.

<u>Records Retention</u>: Credit unions should retain a copy of the information used to complete the profile as a part of the permanent records of the credit union.

The instructions to prepare this form meet the requirement to provide guidance to small credit unions under Section 212 of the Small Business Regulatory Enforcement Fairness Act of 1996.

Paperwork Reduction Act Statement

The estimated average public reporting burden associated with this information collection is 2 hours per response. Comments concerning the accuracy of this burden estimate and or any other aspect of this information collection, including suggestions for reducing this burden should be addressed to the:

National Credit Union Administration Office of General Counsel Attn: PRA Clearance Officer 1775 Duke Street Alexandria, VA 22314-3428

An agency may not conduct or sponsor, and a person is not required to respond to, an information collection unless it displays a valid OMB control number.

	Report Date:			
Federal C	Federal Charter/Certificate Number:			
Certification				
union must update their credit union profile within 10 day or within 30 days of any change of the information in the ded is current and accurate. I make this certification purs 1766, and 1784).	profile. I hereby certify to the best of my			
First Name:	Date:			
ase Print				
(Signature)				
rill not be uploaded to NCUA until certified and s	submitted in CUOnline.			
	Certification union must update their credit union profile within 10 days of any change of the information in the ded is current and accurate. I make this certification purs 1766, and 1784). First Name: ase Print			

Credit Union Name:	F	Report Date: Federal Charter/Certificate Number:		
Certify Compliance Minimum Security Devices and Procedures - NCUA Regulations Part 748 Federally Insured Credit Unions Only				
exceeds the standards prescribed by this credit union's Board of Dire if appropriate, in each of its offices	knowledge and belief that this credit union has developed by part 748.0 of the NCUA regulations; that such securectors; and this credit union has provided for the installas. Further, I certify that I am the president or managing ome to make this submission on his/her behalf.	rity program has been reduced to writing, approved tion, maintenance, and operation of security devices,		
Certified By				
Last Name: Certified By (Ple	First Name:ease Print)	Date:		
Job Title : Please Print				
Full Name :				

Certified By (Signature)

redit Union Name:	Report Date: Federal Charter/Certificate Number:
	General Information
Select the type of credit comm	ttee the credit union has:
a. Elected	b. Appointed c. No Committee
2. Provide the credit union's Emp	oyer Identification Number (EIN) :
Provide the Research Statistics the Board of Governors of the	s Supervision and Discount (RSSD) ID number issued by Federal Reserve System.
4. Provide the credit union's Lega	Entity Identifier (LEI):
5. Is your credit union a member	of the Federal Home Loan Bank?
a. Yes	b. No
6. Has your credit union filed an a	pplication to borrow from the Federal Reserve Bank Discount Window?
a. Yes	b. No
7. Has your credit union pre-pledo	led collateral with the Federal Reserve Bank Discount Window?
a. Yes	b. No
8. Does your credit union sponso	a qualified defined benefit plan?
a. Yes	b. No
Does your credit union participation	ate in a multiemployer defined benefit plan?
a. Yes	b. No
10. Is your credit union's anti-mone	y laundering monitoring system automated, manual, or a combination of these?
a. Automated	b. Manual c. Combined
11. If automated, provide the name	of the credit union's anti-money laundering system.
Minority Depository Institution	n Questions
 Is more than 50% of your credi identify the minority group(s) th 	t union's board of directors Asian American, Black American, Hispanic American, or Native American? If yes, please at apply:
a. Asian American	b. Black American
c. Hispanic American	d. Native American
Are more than 50% of your cre identify the minority group(s) th	dit union's current members Asian American, Black American, Hispanic American, or Native American? If yes, please at apply:
a. Asian American	b. Black American
c. Hispanic American	d. Native American
14. Is more than 50% of your credi identify the minority group(s) th	t union's field of membership Asian American, Black American, Hispanic American, or Native American? If yes, please at apply:
a. Asian American	b. Black American
c. Hispanic American	d. Native American

dit Union Name:	 		Report Date: Federal Charter/Certificate Number:			
	Co	ontacts a	and Roles			
oloyees of the credit union. A		arding mail	atory Roles listed below. These individuals may be officials, volunteers, o ling addresses, email addresses, phone numbers, and fax numbers to the			
vide information for the	following:		Manufatoru Dalas			
Manager or CEO Board Chairperson Board Vice Chairperson Board Treasurer Board Members	Supervisory or Audit Committee Ch Supervisory or Audit Committee Me Credit Committee Chairperson Credit Committee Members		Mandatory Roles Call Report Contact Profile Contact Secondary Emergency Contact Secondary Emergency Contact Information Security Contact			
Salutation*						
First Name*	3. Middle Ini		4. Last Name*			
	credit union is required to provide	informatio	_			
a. Manager or CEO*	*		b. Board Chairperson*			
c. Board Vice Chairper	SOII		d. Board Secretary			
e. Board Treasurer*	O*		f. Board Member*			
	Committee Chairperson*		h. Supervisory or Audit Committee Member*			
	nairperson, if applicable*		j. Credit Committee Member, if applicable*			
k. Chief Financial Offic	er	<u> </u>	I. Chief Information Officer			
m. Internal Auditor			n. Other			
	Ilso manage a different credit union?		a. Yes b. No			
	lit union is required to provide info	rmation fo	-			
a. Volunteer			b. General Credit Union Contact			
c. Call Report Contact*			d. Profile Information Contact*			
e. Primary Patriot Act 0			f. Secondary Patriot Act Contact*			
g. Third Patriot Act Cor			h. Fourth Patriot Act Contact, optional			
i. Primary Emergency	Contact*		j. Secondary Emergency Contact*			
k. Credit Union Employ	/ee		I. Information Security Contact*			
m. Cyber Incident Notic	• •		n. Cyber Incident Notication Contact, secondary*			
Credit Union Employment	Type* - The credit union is required	l to provid	e the employment type for all <i>Mandatory Job Titles and Roles</i> .			
a. Full-time	b. Part-time		c. Volunteer			
Home Address Information	n* - The credit union is required to p	provide thi	s information for all Mandatory Job Titles			
Address Line 1:						
Address Line 2:						
City:		State:	Postal Code:			
Home country:		Home en	nail: Use for confidential correspondence			
Home phone:		Home ce	Home fax:			

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State:

Work email:

Work fax:

Work extension:

City:

Address Line 1: Address Line 2:

Work country:

Work phone*:

Work cell:

Postal Code:

Use for confidential correspondence

Credit Union Name:		F	Report Date: Federal Charter/Certificate Number:		
		Sites			
1. Does your credit union ope	erate exclusively online?	a. Yes	b	. No	
The section of the profile is	a mandatory section and n	nust include the followir	ng site types	and site functions:	
Mandatory fie	Site Types · Corporate Office · Branch Office(s)	asterisk (*). Please rei	. I	Site Functions Vital Records Center Location of Records Disaster Recovery instructions for addition	onal quidance.
		.,			
2. *Site Name:					
3. *Operational Status:	a. Normal	b. Planned	c	. Suspended - Emergency	
4. *Site Type:	a. Corporate Office	b. Branch Office	c	. Other (Please Specify)	
5. *Is Main Office:	a. Yes	b. No			
6. *Hours of Operation:]			
7. *Physical Address:	Address Line 1:				
	Address Line 2:				
	City / State / Postal Code:				
	County			Country	
8. *Mailing Address:	Same as Physical Addre	ess	Sa	ا ame as Main Office addres	s
	Address Line 1:				
	Address Line 2:				
	City / State / Postal Code:				
	County			Country	
9. *Phone Numbers:	Phone			Extension	
	Fax			•	
10. *Site Function(s):	Non-Public Site Functions		be pub	Site Functions (credit un dished in the Credit Union on is selected)	ion location information will n Locator if at least one
	a. Disaster Recovery L	ocation	i.	Shared Service Center/Ne	etwork
	b. Location of Records		j.	ATM	
	c. Vital Records Cente	r	k	. Drive Thru	
	d. Backup Generator		ı.	Member Services	
	e. Future Office		m	. ITM	
	f. Hot Site				
	g. Planned Evacuation	Site			
	h. Other				

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redit Union Name:	Report Date: Federal Charter/Certificate Number:
real official Name.	r ederal charten/continuate reambon.
Payment System	m Service Provider (PSSP) Information
1. Select the credit union's Primary Settlement Agent (i.e., Mer	mber share draft clearing, ACH transactions, etc See Instructions)
a. Federal Reserve Bank b. CUSO	c. Corporate Credit Union d. Federal Credit Union
e. Bank f. Other Credit Union	g. Not Applicable
2. Select the systems used to process electronic payments (ch	neck all that apply)
a. Fedline Solutions b. Corporate Credit U e. CHIPS f. SWIFT	Jnion c. Correspondent Bank d. CUSO g. Other (Please Specify)
3. Select the ACH Operator the credit union uses for domestic	ACH processing. a. FedACH b. EPN
4. Does the credit union participate in The Clearing House (TC or plan to participate within the next 24 months?	H) Real-Time Payments (RTP) or Federal Reserve FedNow Service for instant payments a. Yes, RTP b. Yes, FedNow Service c. Plan to within 24 months
5. Specify the Agents and Technology Service Provider(s) the	credit union uses or plans to use (if applicable).
a. FedNow Liquidity Agent	b. FedNow Settlement Agent
c. RTP Funding Agent	d. Technology Service Provider(s)
6. Specify the payment system service provider the credit union	n uses for each of the following payment services (select all that apply).
a. ACH Origination	b. ACH Receipt
c. ATM and Debit Card Processing	d. Bill Payment
e. Credit Card Processing	f. Domestic Wires
g. International Wires/Remittance Transfer	h. Person-2-Person (P2P)
i. Remote Deposit Capture	j. Share Draft Processing and Settlement
k. Other (Please Specify)	
7. Will the credit union add new payment service(s) or change	payment system service providers within the next 24 months? a. Yes b. No
8. If yes, select the new payment system service and provide ${\ensuremath{t}}$	he new payment system services provider (select all that apply).
a. ACH Origination	b. ACH Receipt
c. ATM and Debit Card Processing	d. Bill Payment
e. Credit Card Processing	f. Domestic Wires
g. International Wires/Remittance Transfer	h. Person-2-Person (P2P)
i. Remote Deposit Capture	j. Share Draft Processing and Settlement
k. Other (Please Specify)	
Does the credit union digitally issue or instant issue cards at	t any of its locations? a. Yes b. No
10. Does the credit union own or lease Automated Teller Machir	nes (ATMs) or Interactive Teller Machines (ITMs)?
a. ATM	b. ITM
11. Does the credit union originate Same-day ACH Transactions	s? a. Yes b. No
If the credit union is an Originating Depository Financial Insti apply):	itution, what types of ACH transactions are originated by the credit union? (check all that
a. PPD - Prearranged Payment and Deposit Entry	b. WEB - Internet Initiated/Mobile Entry c. TEL - Telephone Initiated Entry
d. IAT - International ACH Transactions	e. Other Consumer Entry Codes f. Other Business Entry Codes
	yments (e.g. wire transfer, ACH, etc.) from the credit union (check all that apply):
a. Email	b. Fax c. Online Banking (web-based)
d. Telephone	e. In Person f. Mobile Banking application

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h. Lockbox

g. Mail (postal service)

i. Other (Please Specify)

redit Union Name:	Report Date: Federal Charter/Certificate Number:
Ir	nformation Technology (IT)
Does the credit union have a website? a. Yes a. Internal 3. Select the service(s) offered: a. Informational	b. No c. Website Address: b. External c. External website vendor: Website b. Mobile Application c. Online Banking
4. If a credit union has online or mobile banking, how many r	
a. Consumer online banking b. Consumer mobile banking c. Consumer mobile deposit d. Commercial online banking e. Commercial mobile banking f. Remote Deposit Capture g. Other	Vendor Product Name
	dor Vendor Hosted/
7. Which wireless networks, if any, does the credit union ope	erate: b. Private or Restricted Network
a. Date of Conversion:	ng Conversion in the next 24 months, please provide the following: b. Core Processor Converting/Converted to:
9. Select the service(s) the credit union offers electronically: a. External or Third-Party Account Aggregation d. Electronic Signature Auth./Cert. g. Loan Payments j. Mobile Payments m. Remote Deposit Capture	b. Bill Payment c. Person-to-Person (P2P) e. E-Statements f. External Transfers/Payments - ACH h. Member Application i. Point-of-sale Processing k. Loan Application l. New Share Account n. Other (Please Specify)
 10. Cloud Services (check all that apply): a. Infrastructure as a Service 11. Email Services (check one only): a. On-premises 	b. Platform as a Service c. Software as a Service
Select the Managed Security Service Provider (MSSP) se a. 24/7 network security monitoring Vendor Name	
b. Security Operations Center Vendor Name c. Systems Patching	Internal External (provide vendor and product name) Product Name d. Security and Information Event Management
e. Ransomware backups	f. DDoS Mitigation g. Dark Web Monitoring

Credit Union	Name:		Federa	R I Charter/Ce	Report Date: rtificate Nun	
	Reg	gulatory Informatio	n			
2. Please pro 3. Please sel a. Fir b. St.	ovide the date of the most recent annual meeting held ovide the effective date of the most recent supervisory lect the last type of audit performed for the credit unior nancial statement audit performed by state licensed perpervisory Committee audit performed by state license upervisory Committee audit performed by other external pervisory Committee audit performed by the supervisory Committee audit performed by the supervisory	committee or financial stant's records: ersons d persons al auditors				
4. Provide th5. Please pro6. Who comp7. Provide you	e name of the Audit Firm or Auditor (see instructions) ovide the effective date of the most recent Supervisory pleted the verification of member's accounts: our Supervisory or Audit Committee contact information ailing Address:	Committee verification of a. Supervisory Commin for public/official corresponding	f member's ac	b. Third Par	rty	
8. Provide the 9. Indicate the	ailing City: e effective date of the most recent Bank Secrecy Act I e Fidelity Bond Provider Name : e amount of Fidelity Coverage for any Single Loss (RF	•		Zip Code:	-	
	ovide Section 701.4 certification date (Federal Credit U		Certification I	Date		
13. Please pro	ovide Section 701.4 certifier's job title (Federal Credit L	Jnions Only):	Job Title			
- Cr - Cr 1) 2)	credit union meet any of the following criteria? (Yes/Nedit union with 100 or more employees; or edit union with 50 or more employees and: Has a contract of at least \$50,000 with the Federal go Serves as a depository of U.S. government funds of a Serves as a paying agent for U.S. Savings Bonds.	vernment; or		_		
a. If yes,	, what is the last date you filed an EEO-1 Survey Repo	ort with the U.S. Equal Em	nployment Opp	ortunity Commi	ission (MM/DD	/YYYY)?
b. If yes,	, do you have a diversity policy and/or program in your	credit union? (Yes/No)				
a. Is you Did yo d. purch	rtgage Disclosure Act - Loan Application Register criter or credit union located in a Metropolitan Statistical Area our credit union originate at least one home purchase l ase loan secured by a first lien on a one-to-four unit do	a (MSA)? (Yes/No) oan or refinance a home		b. Yes	c.	No
g. Did yo calend	receding calendar year? (Yes/No) our credit union originate closed-end mortgages in eac dar years OR originate open-end lines of credit in each	of the two preceding		e. Yes	f. N	No
	dar years in excess of the HMDA Loan-Volume Thresh answered yes to all three questions, please provide yo	,). 	h. Yes	i. N	No
16. List any tra	ade names the credit union uses for signage or adverti	ising.				

Credit Union Name:	Report Date: Federal Charter/Certificate Number:
Catastrophic Act / I	Business Continuity Information
1. In the event of a disaster, will the credit union communicate with m	embers through a website ?
a. Yes b. No	
Please check the resources or services you have available and wo you did not need them. (Check all that apply)	uld be willing to share with other credit unions during the time of an emergency if
a. Cash Non-Member Share Drafts b. Generator	c. IT Support
d. Mobile Branch e. Office Space	f. Staff/Management Services
3. Please provide the date of the last catastrophic act / business cont credit union:	nuity test completed by the
4. Indicate the method(s) used for the last catastrophic act / business	continuity test completed by the credit union.
a. Orientation/Walk Through b. Tabletop/Mir	ni-Drill
c. Functional Testing d. Full-Scale Te	esting

	Report Date:
Credit Union Name:	Federal Charter/Certificate Number:

Credit Union Programs and Member Services

Credit Union Programs (Check all that apply)	
a. Approved Mortgage Seller	b. Brokered Certificates of Deposit
c. Brokered Deposits (all deposits acquired through a third party)	d. Investment Pilot Program (FCU Only)
e. Deposits and Shares Meeting 703.10(a)	f. Mortgage Processing
Payday Alternative Loans (PALs I & II - FCU Only)	gaga
g. PALs I (FCU Only) h. PALs II (FCU Only)	
Member Service and Product Offerings (Check all that apply)	
Financial Literacy Education	
a. Financial Counseling b. Financial Education	c. Financial Literacy Workshops
	f. Online Financial Literacy
Consumer Initiated Remittance Transfers	and hough a CIII
a. International Remittances c. Proprietary remittance transfer services operations.	•
b. Low-cost Wire Transfers d. Proprietary remittance transfer services operate	ed by another person
Other Member Services and Products	
a. No Cost Share Drafts b. No Cost Bill Payer	c. No Cost Tax Preparation Services
d. Share Certificates with low minimum balance requirement	e. Student Scholarship
f. Credit Builder g. Bilingual Services	
Youth Savings Accounts/Programs	
a. Offer Custodial Accounts b. Offer Non-Custodial Accounts	
In-School Branches (If checked, specify number of branches)	
a. Elementary School b. Middle School	c. High School
3. Does the credit union offer an ATM Network that is surcharge free?	a. Yes b. No
Provide the name of the surcharge free ATM Network	
5. Does the credit union participate in Shared Service Centers/Networks?	a. Yes b. No
6. Provide the name of the Shared Service Center/Network	
7. Payday Alternative Loans (PALs I and II loans) program (FCUs Only) - Place a "✓" in the associat	ted box for all the credit union offers
(Check all that apply)	
a. Credit Bureau Reporting b. Financial Education	
c. Forced Savings Component d. Payroll Deduction	
8. Does the credit union use financial technology companies to provide member services?	a. Yes b. No
9. If yes, select the services offered:	
a. Auto Lending b. Mortgage Lending	c. Secured personal loans
d. Unsecured personal loans e. Lead generation for new members	f. Lead generation for share accounts
g. Acquire participation loans h. Person-to-person payments	i. Investment security exchange services
j. Communication k. Other	in investment essently exertaining estimates
Does the credit union offer cryptocurrency services to members?	a. Yes b. No
If yes, select the services offered:	
a. Exchange services b. Non-custodial wallets	c. Custodial wallets
d. Loans secured by digital assets e. Depository for stablecoin reserves	f. Mobile application
g. Other	iviobile application
 Other Does the credit union use blockchain or distributed ledger technology to offer services to members 	e or to record and store data?
2. Does the diedit union use biockchain of distributed ledger technology to oner services to members	s of to record and store data?

		Report Date: Federal Charter/Certificate Number:	
Credit Union Name:	Federal		
Merger Partner Registry			
This page is optional for credit unions and not reasterisk (*).	equired to be completed. If this page is completed, the mandat	tory fields are identified with an	
For Minority Depository Institution credit unic	ons only:		
Is your credit union interested in being cons	sidered a merger partner for a Minority Depository Institution?		
a. Yes b. No			
2. Is your credit union interested in expanding i	its Field Of Membership through a consolidation of another cre	edit union?	
a. Yes b. No			
If Yes, Please proceed to the remaining	guestions.		
3. Please provide the name and phone number	r of the person at the credit union who can be contacted regar	rding any potential consolidations.	
*First Name :	*Last Name :		
*Phone :	*Extension :		
*Job Title :			
	th the credit union would be interested. (Select only ONE Box)		
Anywhere in the United States	,		
Anywhere within Selected States (Pleas	se specify states)		
	T T		
Specific Counties/Cities within a Selecte	ed State (Specify the state(s) on lines above)		
State	County/Counties	City/Cities	
Ciaio	- County/Counties	City/Cities	