

Page	Section	Item	Account(s) (if any)	Previous Content	New Content	Justification /Reason	Change Date
5	Statement of Income and Expense	13a	IS0048	No previous content, new account	Overdraft Fee Income (also include amount in Account 131)	Adding an account to collect the amount of overdraft fee income for credit unions with over \$1 billion in assets (Account 010).	Mar-24
5	Statement of Income and Expense	13b	IS0049	No previous content, new account	Non-Sufficient Funds Fee Income (also include amount in Account 131)	Adding an account to collect the amount of non-sufficient funds fee income for credit unions with over \$1 billion in assets (Account 010).	Mar-24
6	Schedule A, Section 1	18	CV0001 and CV0002	Eligible loan modifications under the 2020 CARES Act [Section 4013]		Retire the 2020 CARES Act loan modification accounts	Mar-24
8	Schedule A, Section 2	26	1000F and 1001F	Total outstanding Troubled Debt Restructured loans (if you have not adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL)) or Modifications to Borrowers Experiencing Financial Difficulties (if you have adopted ASC Topic 326: Financial Instruments – Credit Losses (CECL))	Total outstanding Troubled Debt Restructured loans (if Account 010 is less than \$10 million and you have not adopted CECL) or Modifications to Borrowers Experiencing Financial Difficulty (if Account 010 is \$10 million or greater)	Credit unions with less than \$10 million in assets (Account 010) are not required to adopt CECL and will continue to report Troubled Debt Restructured loans if they choose not to adopt CECL. Credit unions with assets (Account 010) of \$10 million or greater are required to adopt CECL and will report Modifications to Borrowers Experiencing Financial Difficulty.	Mar-24
8	Schedule A, Section 2	27	DL0148 and DL0149	No previous content, new account	Borrower Experiencing Financial Difficulty Not in Compliance with Modified Loan Terms	Adding two new accounts to collect the number and dollar amount of modified loans to borrowers experiencing financial difficulty who are not in compliance with the modified loan terms.	Mar-24

Page	Section	Item	Account(s) (if any)	Previous Content	New Content	Justification /Reason	Change Date
10	Schedule A, Section 5	Comment		No previous content	Report additional information about Loans Sold (already reported in Accounts SL0022 and SL0023) in the items below	Added a comment to clarify that the number and dollar amount of loans sold, reported in items 3a, b, c, or d, should also be included in item 3. These loans will be reported once in item 3 and then additionally in items 3a, b, c, and d if necessary.	Mar-24