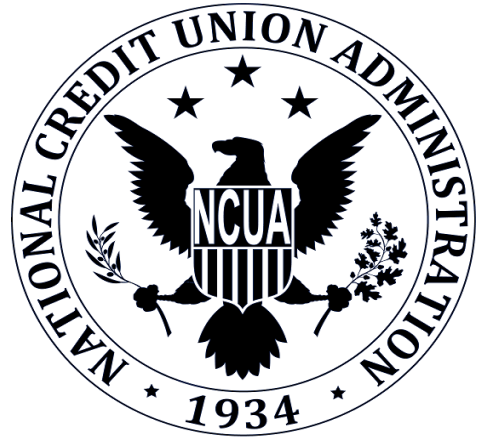


**NATIONAL CREDIT UNION ADMINISTRATION
ALEXANDRIA, VA 22314-3428
OFFICIAL BUSINESS**



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Effective December 31, 2024 Until Superseded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 The effective date of this form is December 31, 2024 and will remain in effect until superseded.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.

Credit Union Name: _____

Report Date: _____
Federal Charter/Certificate Number: _____

Reporting Requirements

Provide Updated Information: 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.

Records Retention: 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.

Credit Union Name: _____

Report Date: _____
Federal Charter/Certificate Number: _____

Certification

I understand each operating insured credit union must update their credit union profile within 10 days after the election or appointment of senior management or volunteer officials, or within 30 days of any change of the information in the profile. I hereby certify to the best of my knowledge and belief the information provided is current and accurate. I make this certification pursuant to sections 106, 120, and 204 of the Federal Credit Union Act (12 U.S.C. 1756, 1766, and 1784).

Certified correct by: _____

Last Name: _____ First Name: _____ Date: _____
Please Print

Full Name : _____
Certified Correct By (Signature)

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

Credit Union Name: _____

Report Date: _____
Federal Charter/Certificate Number: _____

Certify Compliance
Minimum Security Devices and Procedures - NCUA Regulations Part 748
Federally Insured Credit Unions Only

I hereby certify to the best of my knowledge and belief that this credit union has developed and administers a security program that equals or exceeds the standards prescribed by part 748.0 of the NCUA regulations; that such security program has been reduced to writing, approved by this credit union's Board of Directors; and this credit union has provided for the installation, maintenance, and operation of security devices, if appropriate, in each of its offices. Further, I certify that I am the president or managing official of the credit union or that the president or managing official has authorized me to make this submission on his/her behalf.

Certified By

Last Name: _____ First Name: _____ Date: _____
Certified By (Please Print)

Job Title : _____
Please Print

Full Name : _____
Certified By (Signature)

General Information

1. Select the type of credit committee the credit union has:

- a. Elected b. Appointed c. No Committee

2. Provide the credit union's Employer Identification Number (EIN) : _____

3. Provide the Research Statistics Supervision and Discount (RSSD) ID number issued by the Board of Governors of the Federal Reserve System. _____

4. Provide the credit union's Legal 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 application to borrow from the Federal Reserve Bank Discount Window?

- a. Yes b. No

7. Has your credit union pre-pledged collateral with the Federal Reserve Bank Discount Window?

- a. Yes b. No

8. Does your credit union sponsor a qualified defined benefit plan?

- a. Yes b. No

9. Does your credit union participate in a multiemployer defined benefit plan?

- a. Yes b. No

10. Does your credit union operate exclusively online?

- a. Yes b. No

11. Is your credit union's anti-money laundering monitoring system automated, manual, or a combination of these?

- a. Automated b. Manual c. Combined

12. Select the name of the credit union's automated anti-money laundering system. _____

Minority Depository Institution Questions

A credit union seeking designation as a Minority Depository Institution must complete this section.

13. Is more than 50% of your credit union's board of directors Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply:

- a. Asian American b. Black American
 c. Hispanic American d. Native American

14. Are more than 50% of your credit union's current members Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply:

- a. Asian American b. Black American
 c. Hispanic American d. Native American

15. Is more than 50% of your credit union's field of membership Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply:

- a. Asian American b. Black American
 c. Hispanic American d. Native American

Contacts and Roles

The credit union must provide information for the Mandatory Job Titles and Mandatory Roles listed below. These individuals may be officials, volunteers, or employees of the credit union. *NCUA will not release information regarding mailing addresses, email addresses, phone numbers, and fax numbers to the public. Please reference the Profile Instructions for additional guidance.*

Provide information for the following:

Mandatory Job Titles		Mandatory Roles	
Manager or CEO	Supervisory or Audit Committee Chairperson	Call Report Contact	Primary Patriot Act Contact
Board Chairperson	Supervisory or Audit Committee Members	Profile Contact	Secondary Patriot Act Contact
Board Vice Chairperson	Credit Committee Chairperson	Primary Emergency Contact	Third Patriot Act Contact (optional)
Board Treasurer	Credit Committee Members	Secondary Emergency Contact	Fourth Patriot Act Contact (optional)
Board Members		Information Security Contact	

1. Salutation*

2. First Name* 3. Middle Initial 4. Last Name*

5. Job Titles - * Indicates the credit union is required to provide information for these *mandatory job titles*.

- | | |
|--------------------------------------------------------------------------|---------------------------------------------------------------------|
| <input type="checkbox"/> a. Manager or CEO* | <input type="checkbox"/> b. Board Chairperson* |
| <input type="checkbox"/> c. Board Vice Chairperson* | <input type="checkbox"/> d. Board Secretary |
| <input type="checkbox"/> e. Board Treasurer* | <input type="checkbox"/> f. Board Member* |
| <input type="checkbox"/> g. Supervisory or Audit Committee Chairperson* | <input type="checkbox"/> h. Supervisory or Audit Committee Member* |
| <input type="checkbox"/> i. Credit Committee Chairperson, if applicable* | <input type="checkbox"/> j. Credit Committee Member, if applicable* |
| <input type="checkbox"/> k. Chief Financial Officer | <input type="checkbox"/> l. Chief Information Officer |
| <input type="checkbox"/> m. Internal Auditor | <input type="checkbox"/> n. Other |

6. Does the manager or CEO also manage a different credit union? a. Yes b. No

7. Roles - * Indicates the credit union is required to provide information for these *mandatory roles*.

- | | |
|---------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| <input type="checkbox"/> a. Volunteer | <input type="checkbox"/> b. General Credit Union Contact |
| <input type="checkbox"/> c. Call Report Contact* | <input type="checkbox"/> d. Profile Information Contact* |
| <input type="checkbox"/> e. Primary Patriot Act Contact* | <input type="checkbox"/> f. Secondary Patriot Act Contact* |
| <input type="checkbox"/> g. Third Patriot Act Contact, optional | <input type="checkbox"/> h. Fourth Patriot Act Contact, optional |
| <input type="checkbox"/> i. Primary Emergency Contact* | <input type="checkbox"/> j. Secondary Emergency Contact* |
| <input type="checkbox"/> k. Credit Union Employee | <input type="checkbox"/> l. Information Security Contact* |
| <input type="checkbox"/> m. Cyber Incident Notification Contact, primary* | <input type="checkbox"/> n. Cyber Incident Notification Contact, secondary* |

8. Credit Union Employment Type* - The credit union is required to provide the employment type for all *Mandatory Job Titles and Roles*.

- a. Full-time b. Part-time c. Volunteer

9. Home Address Information* - The credit union is required to provide this information for all *Mandatory Job Titles*

Address Line 1:

Address Line 2:

City: State: Postal Code:

Home country: Home email: Preferred email address

Home phone: Home cell: Home fax:

10. Work Address Information - The credit union is required to provide a work phone number for all *Mandatory Roles*

Address Line 1:

Address Line 2:

City: State: Postal Code:

Work country: Work email: Preferred email address

Work phone*: Work extension:

Work cell: Work fax:

Sites

The section of the profile is a **mandatory** section and must include the following site types and site functions:

Site Types
· Corporate Office
· Branch Office(s)

Site Functions
· Vital Records Center
· Location of Records
· Disaster Recovery

Mandatory fields are identified with an asterisk (*). Please reference the instructions for additional guidance.

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 Address Same as Main Office address

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

- a. Disaster Recovery Location
- b. Location of Records
- c. Vital Records Center
- d. Backup Generator
- e. Future Office
- f. Hot Site
- g. Planned Evacuation Site
- h. Other

Public Site Functions (credit union location information will be published in the Credit Union Locator if at least one function is selected)

- i. Shared Service Center/Network
- j. ATM
- k. Drive Thru
- l. Member Services
- m. ITM

Payment System Service Provider (PSSP) Information

1. Select the credit union's Primary Settlement Agent (i.e., Member 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 (check all that apply)

- a. Fedline Solutions
- b. Corporate Credit Union
- c. Correspondent Bank
- d. CUSO
- e. CHIPS
- f. SWIFT
- 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 (TCH) Real-Time Payments (RTP) or Federal Reserve FedNow Service for instant payments or plan to participate within the next 24 months?

- 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 Provider
- b. FedNow Settlement Agent
- c. RTP Funding Agent
- d. FedNow Technology Service Provider
- e. RTP Technology Service Provider

6. Specify the payment system service provider the credit union 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 the 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)

9. Does the credit union digitally issue or instant issue cards at any of its locations?

- a. Yes
- b. No

10. Does the credit union own or lease Automated Teller Machines (ATMs) or Interactive Teller Machines (ITMs)?

- a. ATM
- b. ITM

11. Does the credit union originate Same-day ACH Transactions?

- a. Yes
- b. No

12. If the credit union is an Originating Depository Financial Institution, what types of ACH transactions are originated by the credit union? (check all that apply):

- a. PPD - Preranged 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

13. Which method(s) can a member use to initiate electronic payments (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
- g. Mail (postal service)
- h. Lockbox
- i. Other (Please Specify) _____

Information Technology (IT)

1. Does the credit union have a website? a. Yes b. No _____ c. Website Address
 2. Where is the website hosted? a. Internal b. External _____ c. External website vendor
 3. Select the service(s) offered: a. Informational Website b. Mobile Application c. Online Banking
 4. If a credit union has online or mobile banking, how many members use it? _____
 5. If the credit union offers digital banking services, please indicate if the services are internal or external. If external, provide the vendor and product name.

	Internal	External	Vendor	Product Name
a. Consumer Online Banking	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
b. Consumer Mobile Banking	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
c. Consumer Mobile Deposit	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
d. Commercial Online Banking	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
e. Commercial Mobile Banking	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
f. Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____

6. Select the core applications the credit union uses. Please indicate if the core application is hosted internally (systems hosted by affiliated organizations are external) or externally. If vendor supplied or vendor hosted, provide the vendor and product name.

	Internal			External		Product Name
	Manual	Credit Union Developed	Vendor Supplied	Vendor Hosted/ Service Bureau	Vendor	
a. General Ledger	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
b. Shares/Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____
c. Other _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____

7. Which wireless networks, if any, does the credit union operate:

- a. Public or Guest Network b. Private or Restricted Network

8. If the credit union plans to undergo a Core Application Conversion in the next 24 months, please provide the following:

- a. General Ledger b. Shares/Loans c. Other
 _____ d. Anticipated Conversion Date _____ e. Core Application Converting to

9. Select the service(s) the credit union offers electronically:

- a. External or Third-Party Account Aggregation b. Bill Payment c. Person-to-Person (P2P)
 d. Electronic Signature Auth./Cert. e. E-Statements f. External Transfers/Payments - ACH
 g. Loan Payments h. Member Application i. Point-of-sale Processing
 j. Mobile Payments k. Loan Application l. New Share Account
 m. Remote Deposit Capture n. Other (Please Specify) _____

10. Cloud Services (check all that apply):

- a. Infrastructure as a Service b. Platform as a Service c. Software as a Service

11. Email Services (check one only):

- a. On-premises b. Cloud c. Hybrid

12. Select the Managed Security Service Provider (MSSP) service(s) the credit union uses (check all that apply):

- a. 24/7 network security monitoring Internal External (provide vendor and product name)
 Vendor Name _____ Product Name _____
 b. Security Operations Center Internal External (provide vendor and product name)
 Vendor Name _____ Product Name _____
 c. Systems Patching d. Security and Information Event Management
 e. Ransomware backups f. DDoS Mitigation g. Dark Web Monitoring

Credit Union Name: _____

Report Date: _____
Federal Charter/Certificate Number: _____

Regulatory Information

1. Please provide the date of the most recent annual meeting held by the credit union: _____
2. Please provide the effective date of the most recent supervisory committee or financial statement audit: _____
3. Please select the last type of audit performed for the credit union's records:
 - a. Financial statement audit performed by state licensed persons
 - b. Supervisory Committee audit performed by state licensed persons
 - c. Supervisory Committee audit performed by other external auditors
 - d. Supervisory Committee audit performed by the supervisory committee or designated staff
4. Provide the name of the Audit Firm or Auditor (see instructions) _____
5. Please provide the effective date of the most recent Supervisory Committee verification of member's accounts : _____
6. Who completed the verification of member's accounts: a. Supervisory Committee b. Third Party _____
7. Provide your Supervisory or Audit Committee contact information for public/official correspondence

Mailing Address: _____ Email: _____

Mailing City: _____ State: _____ Zip Code: _____
8. Provide the effective date of the most recent Bank Secrecy Act Independent Test: _____
9. Indicate the Fidelity Bond Provider Name : _____
10. Indicate the amount of Fidelity Coverage for any Single Loss (RR 713.5): _____
11. Please provide Section 701.4 certification date (Federal Credit Unions Only): _____
Certification Date
12. Please provide Section 701.4 certifier's name (Federal Credit Unions Only): _____
Certified By
13. Please provide Section 701.4 certifier's job title (Federal Credit Unions Only): _____
Job Title

Equal Employment Opportunity

14. Does your credit union meet any of the following criteria? (Yes/No) _____
 - Credit union with 100 or more employees; or
 - Credit union with 50 or more employees and:
 - 1) Has a contract of at least \$50,000 with the Federal government; or
 - 2) Serves as a depository of U.S. government funds of any amount; or
 - 3) Serves as a paying agent for U.S. Savings Bonds.

a. If yes, what is the last date you filed an EEO-1 Survey Report with the U.S. Equal Employment Opportunity Commission (MM/DD/YYYY)? _____

b. If yes, do you have a diversity policy and/or program in your credit union? (Yes/No) _____

Home Mortgage Disclosure Act - Loan Application Register criteria

15. Is your credit union located in a Metropolitan Statistical Area (MSA)? a. Yes b. No
16. Did your credit union originate at least one home purchase loan or refinance a home purchase loan secured by a first lien on a one-to-four unit dwelling during the preceding calendar year? a. Yes b. No
17. Did your credit union originate closed-end mortgages in each of the two preceding calendar years OR originate open-end lines of credit in each of the two preceding calendar years in excess of the HMDA Loan-Volume Threshold? a. Yes b. No
18. If you answered yes to all three questions, please provide your HMDA LAR filing date. _____

Trade Names

19. List any trade names the credit union uses for signage or advertising.

Credit Union Name: _____

Report Date: _____
Federal Charter/Certificate Number: _____

Catastrophic Act / Business Continuity Information

1. In the event of a disaster, will the credit union communicate with members through a website ?

- a. Yes b. No

2. Please check the resources or services you have available and would be willing to share with other credit unions during the time of an emergency if you did not need them. (Check all that apply)

- 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 continuity test completed by the credit union:

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/Mini-Drill
 c. Functional Testing d. Full-Scale Testing

Credit Union Programs and Member Services

1. 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)*
- g. PALs I (FCU Only)
 - h. PALs II (FCU Only)

2. Member Service and Product Offerings (Check all that apply)

Financial Literacy Education

- a. Financial Counseling
- b. Financial Education
- c. Financial Literacy Workshops
- d. First Time Homebuyer Program
- e. Credit Management and Repair
- f. Online Financial Literacy

Consumer Initiated Remittance Transfers

- a. International Remittances
- b. Low-cost Wire Transfers
- c. Proprietary remittance transfer services operated by the CU
- d. Proprietary remittance transfer services operated 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

4. 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 associated 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

10. Does the credit union offer cryptocurrency services to members? a. Yes b. No

11. 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

12. Does the credit union use blockchain or distributed ledger technology to offer services to members or to record and store data?

- a. Yes
- b. No

Merger Partner Registry

This page is optional for credit unions and not required to be completed. If this page is completed, the mandatory fields are identified with an asterisk (*).

1. For Minority Depository Institution credit unions:

Is your credit union interested in being considered a merger partner for a Minority Depository Institution?

a. Yes b. No

2. Is your credit union interested in expanding its Field Of Membership through a consolidation of another credit union?

a. Yes b. No

If Yes, Please proceed to the remaining questions.

3. Please provide the name and phone number of the person at the credit union who can be contacted regarding any potential consolidations.

*First Name : _____ *Phone : _____ *Job Title : _____	*Last Name : _____ *Extension : _____
-------------------------------------------------------------	------------------------------------------

4. Please identify the geographic areas in which the credit union would be interested. (Select only ONE Box)

Anywhere in the United States
 Anywhere within Selected States (Please specify states)

Specific Counties/Cities within a Selected State (Specify the state(s) on lines above)

State	County/Counties	City/Cities