

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
3	General	10		Does your credit union operate exclusively online?	To allow the credit union to indicate if they do not have a physical site for member services. Provides a method for virtual credit unions to be listed in Credit Union Locator on NCUA.gov.	Dec-24
3	General	12		Select the name of the credit union's automated anti-money laundering system.	To enhance NCUA's ability to evaluate a credit union's Bank Secrecy Act/AML program	Dec-24
3	General		Minority Depository Institution questions	Minority Depository Institution Questions	Removed item number from section title.	Dec-24
3	General	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.	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.	Moved from the second question under previous item 11 to question 13.	Dec-24
3	General	14	Are more than 50% of your credit union's current and eligible potential members Asian American, Black American, Hispanic American, or Native American? If yes, please identify the minority group(s) that apply	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.	Moved from the first question under the previous item 11 to item 14. Separated current members and eligible potential members (field of membership).	Dec-24
3	General	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	Separated current members and eligible potential members (field of membership). New item 15.	Dec-24
4	Contacts and Roles	5g	Job Titles - Supervisory Committee Chairperson*	Job Titles - Supervisory or Audit Committee Chairperson*	To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
4	Contacts and Roles	5h	Job Titles - Supervisory Committee Member*	Job Titles - Supervisory or Audit Committee Member*	To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions.	Dec-24
4	Contacts and Roles	9		Preferred email address	To allow the credit union to indicate the preferred email address that officials want to use to receive credit union correspondence.	Dec-24
4	Contacts and Roles	10		Preferred email address	To allow the credit union to indicate the preferred email address that officials want to use to receive credit union correspondence.	Dec-24
5	Sites	9	Public Site Functions (published in the Credit Union Locator)	Public Site Functions (credit union location information will be published in the Credit Union Locator if at least one function is selected)	Enhanced caption to clarify that at least one public site function must be selected for credit union location information to be published in the Credit Union Locator.	Dec-24
5	Sites	9m		ITM	Provides an additional method for credit unions to disclose services available to members.	Dec-24
6	PSSP	2	Systems used to process electronic payments	Select the systems used to process electronic payments	Updated question and moved from line 8 to line 2	Dec-24
6	PSSP	2e	Clearing House Interbank Payments System (CHIPS)	CHIPS	Clarify terminology	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	2f	EPN	SWIFT	To update the systems used to process electronic payments a previous system used to process electronic payments was removed and a new system used to process electronic payments was added.	Dec-24
6	PSSP	3		Select the ACH Operator the credit union uses for domestic ACH processing	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	3a		FedACH	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	3b		EPN	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	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?	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	4a		Yes, RTP	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	4b		Yes, FedNow Service	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	4c		Plan to within 24 months	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5		Specify the Agents and Technology Service Provider(s) the credit union uses or plans to use (if applicable).	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5a		FedNow Liquidity Provider	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5b		FedNow Settlement Agent	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5c		RTP Funding Agent	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5d		FedNow Technology Service Provider	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	5e		RTP Technology Service Provider	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6	Identify the payment service(s) provided by the main payment system service provider	Specify the payment system service provider the credit union uses for each of the following payment services	Modified the question to enhance the NCUA's supervision of payment systems and moved from line 3 to line 6	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	6a		ACH Origination	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6b		ACH Receipt	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6c	ATM and Debit Processing and Settlement	ATM and Debit Card Processing	Modified the caption and moved from line 3d to line 6c	Dec-24
6	PSSP	6d		Bill Payment	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6e	Credit Card Processing and Settlement	Credit Card Processing	Modified the caption and moved from line 3b to line 6e	Dec-24
6	PSSP	6f		Domestic Wires	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6g		International Wires/Remittance Transfer	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6h		Person-2-Person (P2P)	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6i		Remote Deposit Capture	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	6j	Share Draft	Share Draft Processing and Settlement	Modified the caption and moved from line 3a to line 6j	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	6k	Other (Please Specify)	Other (Please Specify)	Moved from line 3f to line 6k	Dec-24
6	PSSP	3c	Wire Transfers		Retire this payment service	Dec-24
6	PSSP	3e	Electronic Funds Transfer and Direct Deposit		Retire this payment service	Dec-24
6	PSSP	7	Have you changed or do you plan to change payment system service providers within the next 12 months?	Will the credit union add new payment service(s) or change payment system service providers within the next 24 months?	Modified the caption to enhance the NCUA's supervision of payment systems and moved from line 5 to line 7. Aligned timeframe for reporting future changes to 24 months throughout the Profile.	Dec-24
6	PSSP	8	6. Select the name of the new provider. 7. Identify payment service(s) affected by this change.	If yes, select the new payment system service and provide the new payment system services provider (select all that apply).	Modified the caption to enhance the NCUA's supervision of payment systems and combined lines 6 and 7 and moved to line 8.	Dec-24
6	PSSP	8a		ACH Origination	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8b		ACH Receipt	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8c	ATM and Debit Processing and Settlement	ATM and Debit Card Processing	Modified the caption and moved from line 7d to line 8c	Dec-24
6	PSSP	8d		Bill Payment	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8d	Credit Card Processing and Settlement	Credit Card Processing	Modified the caption and moved from line 7b to line 8e	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	8f		Domestic Wires	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8g		International Wires/Remittance Transfer	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8h		Person-2-Person (P2P)	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8i		Remote Deposit Capture	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	8j	Share Draft	Share Draft Processing and Settlement	Modified the caption and moved from line 7a to line 8j	Dec-24
6	PSSP	8k	Other (Please Specify)	Other (Please Specify)	Moved from line 7f to line 8k	Dec-24
6	PSSP	7c	Wire Transfers		Retire this payment service	Dec-24
6	PSSP	7e	Electronic Funds Transfer and Direct Deposit		Retire this payment service	Dec-24
6	PSSP	9		Does the credit union digitally issue or instant issue cards at any of its locations?	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	10		Does the credit union own or lease Automated Teller Machines (ATMs) or Interactive Teller Machines (ITMs)?	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	11		Does the credit union originate Same-day ACH Transactions?	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
6	PSSP	9	If the credit union performs ACH transfers, are they domestic, international, or both?		Replaced by other payment systems data.	Dec-24
6	PSSP	11	If the credit union performs wire transfers, are they domestic, international, or both?		Replaced by other payment systems data.	Dec-24
6	PSSP	13c	Online Banking	Online Banking (web-based)	Updated terminology and moved from 12c to 13 c	Dec-24
6	PSSP	13f		Mobile Banking application	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	13g		Mail (postal service)	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	13h		Lockbox	Provides additional data to enhance the NCUA's supervision of payment systems.	Dec-24
6	PSSP	13i	Other (Please Specify)	Other (Please Specify)	Moved from line 12 f to 13 i	Dec-24
7	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.	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
7	IT	5a		Consumer Online Banking	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24
7	IT	5b		Consumer Mobile Banking	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24
7	IT	5c		Consumer Mobile Deposit	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24
7	IT	5d		Commercial Online Banking	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
7	IT	5e		Commercial Mobile Banking	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24
7	IT	5F		Other	The dynamic nature of digital banking services highlights the need for additional data. Adding this question will provide additional data to enhance the NCUA's supervision of information technology.	Dec-24
7	IT	6	7. Data Processing System used to maintain credit union records. 8. Name of the primary share/loan data processing vendor.	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.	Replaced items 7 and 8 with item 6. Some credit unions use multiple systems for processing transactions and the NCUA needs to be aware of the various processors being used.	Dec-24
7	IT	6a		General Ledger	To enhance NCUA's supervision of core applications.	Dec-24
7	IT	6b		Shares/Loans	To enhance NCUA's supervision of core applications.	Dec-24
7	IT	6c		Other	To enhance NCUA's supervision of core applications.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
7	IT	8	If the credit union has undergone or plans to undergo a Core Data Processing Conversion, please provide the following	If the credit union plans to undergo a Core Application Conversion in the next 24 months, please provide the following	Limiting the question to plans to convert data processing systems within the next 24 months, enhances the NCUA's supervision of information technology.	Dec-24
7	IT	8a		General Ledger	Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology.	Dec-24
7	IT	8b		Shares/Loans	Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology.	Dec-24
7	IT	8c		Other	Aligns the types of applications in item 8 to the types of applications in item 6 to enhance NCUA's supervision of information technology.	Dec-24
7	IT	8d	8a. Date of Conversion	Anticipated Conversion Date	Changed from past tense to future tense. The conversion date will be within the next 24 months.	Dec-24
7	IT	8e	8b. Core Processor Converting/Converted to:	Core Application Converting to	Eliminated past tense text. The conversion date will be within the next 24 months.	Dec-24
7	IT	12		Select the Managed Security Service Provider (MSSP) service(s) the credit union uses (check all that apply):	To enhance the NCUA's supervision of information technology.	Dec-24

Page	Tab	Line	Previous Content	New Content	Justification /Reason	Change Date
7	IT	12a		24/7 network security monitoring	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12b		Security Operations Center	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12c		Systems Patching	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12d		Security and Information Event Management	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12e		Ransomware backups	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12f		DDoS Mitigation	To enhance the NCUA's supervision of information technology.	Dec-24
7	IT	12g		Dark Web Monitoring	To enhance the NCUA's supervision of information technology.	Dec-24
8	Regulatory	7	Provide your Supervisory Committee contact information for public/official correspondence	Provide your Supervisory or Audit Committee contact information for public/official correspondence	To allow for differences in terminology between federal credit unions and federally insured state-chartered credit unions.	Dec-24
11	Grants		Grants		Retire Grants tab. This data is being obtained in other ways.	Dec-24
11	Merger Partner Registry	1		For Minority Depository Institution credit unions: Is your credit union interested in being considered a merger partner for a Minority Depository Institution?	Minority Depository Institution credit unions can express an interest in being considered as a merger partner for another Minority Depository Institution credit union.	Dec-24