

# Call Report

This section displays the cycle date, submission status, and whether the call report has been corrected. Users can view Call Reports back to 1990 within the online system. To view a different Call Report, click the “Call Report” link at the top of the page. To view a specific page, click on the number on the page navigation bar or the number link within the table of contents.

## Importing a Call Report

NCUA will provide a schema for vendors and credit unions to develop software to import Call Report data into the online system each cycle. This information can be found on the Credit Union Online webpage at [www.NCUA.gov](http://www.NCUA.gov). The XML file can be imported into the system **for pending Call Reports only**. Whenever an import is done, all account values in the XML file will overwrite the corresponding values in the pending Call Report. For example, if the XML file only contains ten account codes, only these ten will be overwritten in the pending Call Report.

Additionally, if you import a file with errors and want to re-import a corrected file, the system will allow you to import a new file. You still have the ability to edit the pending Call Report after importing a file and are responsible for ensuring the data is accurate.

Credit unions may also import a file for a Call Report correction. Please note: the Call Report must be in pending status.

To import a data XML file:

1. Click on the “Call Reports” link
2. Select the cycle you want to import the file for by clicking on the cycle date
3. If needed, click the “Correct” button to put the Call Report into pending status.
4. Click on “Import Call Report”
5. Browse for the file
6. Click “Save.”

Note: Once the user has imported a file, they should check to ensure all data imported correctly. The credit union is still responsible for correcting any errors, commenting on all warnings, and submitting the Call Report. Reference the section of this document on submitting the Call Report.

## Deleting a Call Report

If the user has delete permissions, a delete button will be available on this page. Only pending Call Reports can be deleted. Users will be asked if they are sure they want to delete the Call Report prior to it being removed.

## Viewing Errors, Warnings, and Historical Warnings

To view the errors, warnings and historical warnings, click the “Errors” or “Warnings” link in the upper

right corner of the screen. This will open a new window. These edits can be saved to a PDF file or exported to Microsoft Excel.

Please note:

- All errors must be corrected to submit the Call Report.
- The page links on the warnings and historical warnings screens will take the user to that page of the Call Report.

In some cases, no changes are needed to the data and the condition that caused the warning is accurate. When this occurs, users must provide a narrative in the “Comment” box for these warnings. This narrative should explain the reason the warning was triggered. Users are encouraged to provide descriptive comments to explain to the regulator why the warning exists and provide explanations regarding the data submitted. For your reference, below are a few examples of descriptive vs. vague comments:

Descriptive Comments:

- “The credit union completed a merger during the last quarter.”
- “Hired an attorney to handle collections and increase recoveries.”
- “Discontinued indirect lending 12/31/2009.”

Vague Comments:

- “Ok.”
- “Correct.”

When done entering a comment for all warnings, click “Save and Close.” The user must enter a comment for all warnings prior to submitting the Call Report.

Historical Warnings

Historical warnings are designed to find inaccuracies in data entry. Historical warnings compare the current cycle data to previous cycles and identify significant changes. They may identify errors in the data that should be corrected.

**Submitting a Call Report**

Follow these steps to submit the Call Report:

1. Click on the “Call Reports” link.
2. Click on Call Report cycle you want to view/submit.
3. Click on the “Submit” button. Note: If the submit button is not available, you don’t have permissions to submit a Call Report. If the button is grayed out, try the following:
  - Ensure there are no errors.
  - Ensure all warnings have been commented on.

- Click “Save.”
4. Enter the Credit Union Certifier’s First Name and Last Name. The Managing Officials or Chief Financial Officer is responsible for accuracy of this information.
  5. Click “Submit.” When you submit your 5300 Call Report, the Submission Status changes from “Pending” to “Processing.” **You do not need to stay on the Credit Union Online system.** If your Call Report status is “Processing,” your Call Report has been sent to NCUA and will be processed in the order received. Once NCUA’s systems process the Call Report, the status will change to “Submitted” and the Call Report Contact(s) for your credit union will be emailed the 8-page Financial Performance Report (FPR).

### **Validating a Call Report**

Initial submission and corrected Call Reports must be validated by the regulator. Note: These steps can only be completed by NCUA or the State Supervisory Authority. Follow these steps to validate a Call Report:

1. Select the cycle that needs to be validated.
2. Click on the “Warnings” link and review the warnings and historical warnings. Historical warnings compare the current cycle data to previous cycles and identify significant changes. They may identify errors in the data that should be corrected.
3. From the “Call Report Information” page, Click on the “Lock” button. The “Lock” feature will prevent other users from changing the report while the regulator is reviewing and validating the report. Note: Users can “unlock” the Call Report if changes need to be made by the credit union. “Unlocking” a Call Report will return it to a “submitted” status where it can be “unsubmitted” and returned to “pending” status.
4. Click on the “Validate” button.
5. Enter a Validation Comment (required). The validation comment should identify if the user had to make any changes to initial Call Report and if these changes were discussed with credit union management.
6. Click “Validate” at the bottom of the “Call Report Information” section. When you validate the 5300 Call Report, the Submission Status changes from “Under Review” to “Processing.” **You do not need to stay on the Credit Union Online system.** If the Call Report status is “Processing,” the Call Report has been sent to NCUA and will be processed in the order received. Once NCUA’s systems process the Call Report, the status will change to “Validated.”

## Correcting a Call Report

If a validated Call Report needs to be corrected and the user has edit permissions, a “Correct” button will be available. When the user clicks this button, a copy of the validated call report is created in pending status. The validated Call Report is not replaced until the correction has been submitted and validated. If a user accidentally creates a pending Call Report correction, it can be deleted without impacting the validated Call Report.

If a submitted Call Report needs corrected, the user can “unsubmit” the Call Report and make any necessary changes then submit the Call Report again. If the status is “Under Review,” the credit union should contact their regulator and inform them a correction needs to be made.

## Submission Status

- Pending – Call Report has been started or is being corrected. The Call Report must be in pending status for the credit union to enter or correct data. When a Call Report is pending, the Regulator also has access to the Call Report. If a credit union has a question about completing the data, the regulator can be contacted and can access the Call Report the credit union has started to assist them.
- Processing - When a 5300 Call Report is submitted, the Submission Status changes from “Pending” to “Processing.” **You do not need to stay on the Credit Union Online system.** If your Call Report status is “Processing,” your Call Report has been sent to NCUA and will be processed in the order received. Once NCUA’s systems process the Call Report, the status will change to “Submitted” and the Call Report Contact(s) for the credit union will be emailed the 8-page Financial Performance Report (FPR). After receiving the 8-page FPR, you can login to the online system and request the complete 20 page FPR by clicking the FPR button next to the cycle date.

Once the status changes to “Submitted,” your regulator can lock the Call Report and validate the data. A similar process is in place when call reports are validated by the regulator.

- Submitted – Call Report has been submitted and is ready to be validated by the regulator. Once the Call Report has been submitted, but not validated by the regulator, it can be “unsubmitted” which will take the Call Report back to pending status so corrections can be made.
- Under Review – Call Report has been “locked” by the regulator for review. The credit union cannot make changes to the Call Report while it is “Under Review.” The regulator can make changes to the Call Report while they are reviewing it, if necessary and the credit union concurs with the changes.
- Validated – Call Report has been validated by the regulator. Once the Call Report has been validated, it can be corrected, if necessary.

## Printing

A PDF button is available for all call report cycles on the Call Report Submissions page. Click on the “Call Report” link at the top of the page to return to this screen.