

EXCEL SPREADSHEETS

REQUIREMENTS FOR CREDIT UNION

1. **EXCEL** software (All charts were created in **EXCEL2000**)
2. Must have a basic working knowledge of **WINDOWS** and **EXCEL**
3. Use the newest version of the “**ERS STANDARD CHART OF ACCOUNTS**”.
(Based upon NCUA recommended chart of accounts.)

Our **EXCEL** spreadsheets use formulas based upon the first 3 digits of the GL account number. (The system automatically adds all balances with the same 3 beginning digits together).

The credit union can add as many accounts as they choose as long as the first 3 digits are each within the proper account number range as the “**ERS STANDARD CHART OF ACCOUNTS**”.

NOTE: In order to be able to list investments properly on the NCUA reports specific account numbers are used to indicate “REMAINING MATURITY”. (See 74200, 74300, 74500, 74600, 74700, 74800, 74900, 75300, 75400, 75500, 75600, 75800, 75900)
(See “INVESTMENTS BY MATURITY”)

4. In order to provide specific breakdowns of loan information required on the 5300 Call Report, we are gathering information (# and amount of loans, delinquency and YTD) based upon a code in the 4th Collateral Code Position. (You can still use the first 3 positions for any codes you choose.)

The new codes are as follows:

- *A Unsecured Line of Credit
- *B 1st Mortgage Original Maturity Over 12 Years –Fixed Rate
- *C 1st Mortgage Original Maturity Under 12 Years –Fixed Rate
- *D 1st Mortgage Original Maturity Over 12 Years –Adjustable Rate
- *E 1st Mortgage Original Maturity Under 12 Years –Adjustable Rate
- *F New Vehicle
- *G Used Vehicle
- *H Real Estate (not 1st Mortgage) Closed End - Fixed Rate
- *I Real Estate (not 1st Mortgage) Closed End - Adjustable Rate
- *J Real Estate (not 1st Mortgage) Open End - Adjustable Rate
- *K Other Real Estate (not 1st Mortgage)- Fixed Rate
- *L Other Real Estate (not 1st Mortgage)- Adjustable Rate
- *M Agricultural
- *N Business (Other than Agricultural)
- *O Leases

NOTE: It is still necessary to have “RE” as the loan type or in the 2nd or 3rd

Collateral Code fields to generate IRS form 1098 at year end.