

CU PolicyPro Key Fields Guide

Key Field	Definition
MULTIPLE POLICIES	
CUName	Add the name of the credit union
1000 - ADMINISTRATIVE	
1110 - MISSION STATEMENT	
1110-1	Insert entire Credit Union Mission Statement. As this Key Field is the entire policy, the CU may decide to remove this Key Field and replace it with text directly within the policy.
1120 - VISION STATEMENT	
1120-1	Insert Credit Union Vision Statement. As this Key Field is the entire policy, the CU may decide to remove this Key Field and replace it with text directly within the policy.
1130 - CREDIT UNION VALUES	
1130-1	Insert Credit Union values. As this Key Field is the entire policy, the CU may decide to remove this Key Field and replace it with text directly within the policy.
1140 - CREDIT UNION HISTORY	
1140-1	Insert summary of the Credit Union history. As this Key Field is the entire policy, the CU may decide to remove this Key Field and replace it with text directly within the policy.
1150 - FIELD OF MEMBERSHIP	
1150-1	Define the Credit Union's field of membership.
1150-2	Insert the documentation which will be reviewed to determine if a prospective member meets the membership requirements for an Occupation based (SEG) field of membership.
1150-3	Insert the documentation which will be reviewed to determine if a prospective member meets the membership requirements for an Education based field of membership.
1150-4	Insert the documentation which will be reviewed to determine if a prospective member meets the membership requirements for an Association based field of membership.
1150-5	Insert the documentation which will be reviewed to determine if a prospective member meets the membership requirements for a Community based field of membership.
1150-6	Insert the documentation which will be reviewed to determine if a prospective member meets the membership requirements for a Trade, Industry or Profession based field of membership.

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Key Field	Definition
1160 - STRATEGIC PLANNING	
1160-1	Input the person responsible for managing and developing the strategic planning process.
1160-2	Input the number of years in the future that the strategic plan will cover.
1160-3	Input the month in which the strategic plan will be reviewed each year.
1160-4	Insert the party responsible for establishing the measurement of goals.
1160-5	Define who will provide the quarterly report to the Board on progress and adjustments to the plan
1200 - ORGANIZATION	
1200-1	Specify the election procedures to be followed
1530 - EMPLOYEE USE OF SOCIAL MEDIA	
1530-1	List any other policies that should be considered when using Social Media (examples: the Employee Conduct & Work Rules, Communication & Information Systems, and Harassment policies)
1530-2	List the credit union's conflict resolution options (example: Open Door Policy)
1615 - PRIVACY	
1615-1	Specify whether a "cookie" may or may not be used on the credit union's web site interface
1645 - FRAUD	
1645-1	Credit union contact or employee responsible for answering questions regarding fraud.
1650 - GIFTS, BRIBES, OR KICKBACKS	
1650-1	Insert the maximum dollar amount of gifts that employees may accept from business or individuals. (This is usually between \$50 - \$100)
1685 - SOFTWARE LICENSING	
1685-1	Insert Manager responsible for the implementation, storage, and usage of software onto any Credit Union computer. Any software related inquiries should be directed to this manager.

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Key Field	Definition
2000 - OPERATIONS	
2110 - BANK SECRECY ACT/ANTI-MONEY LAUNDERING PROGRAM	
2110-1	Specify who will oversee the Compliance Officer.
2110-2	This Key Field is no longer in use
2110-3	If the Credit Union does not maintain correspondent accounts for foreign institutions or private banking accounts, insert this language.
2110-4	Specify when the account will be closed (refusal or inability to provide ID).
2110-5	Specify when the account will be closed (no TIN).
2110-6	Specify when a new account will be closed (no ID).
2110-7	Specify who will approve exceptions to the procedures.
2110-8	Specify when an existing account will be closed (no ID).
2110-9	List through which system the credit union will monitor activity
2110-10	Specify Certificate of Deposit, Term Share Account, or Share Certificate Account
2112 - MARIJUANA-RELATED BUSINESS ACCOUNTS	
2112-1	List the types of accounts the Credit Union will permit for Marijuana-Related businesses
2120 - CASH	
2120-1	Define maximum allowable percentage of total cash to total asset portfolio.
2120-2	Specify maximum allowable vault cash.
2120-3	Specify maximum allowable cash for each teller drawer.
2125 - TELLER OVER/SHORT	
2125-1	Insert how often the accounting department will provide management with a spreadsheet of all overages.
2125-2	Insert the amount that must be reported to management.
2140 - PURCHASING	
2140-1	Specify maximum dollar amount of purchases not requiring Board approval.
2145 - OFAC	
2145-1	Specify how often names will be compared to the OFAC list.
2150 - SIGNING AUTHORITY	
2150-1	Specify the Executive authorized to sign on behalf of the Credit Union.
2205 - UNLAWFUL INTERNET GAMBLING	
2205-1	This Key Field is no longer in use
2205-2	This Key Field is no longer in use

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Key Field	Definition
2210 - ACCOUNTS	
2210-1	Insert minimum balance required for account.
2210-2	Insert number of draws on account that may be made without a service charge.
2210-3	Insert amount of monthly service charge thereafter.
2210-4	Specify frequency with which interest compounds (e.g., annually).
2210-6	Insert any withdrawal restrictions for account.
2210-7	Specify frequency with which interest compounds (e.g., annually).
2210-8	Specify minimum balance required for Christmas club accounts.
2210-9	Describe any withdrawal restrictions for Christmas club accounts.
2210-9.1	Specify frequency with which interest will compound on Christmas club accounts (e.g., annually).
2210-9.10A	Insert type(s) of trust(s) permitted.
2210-9.10B	Insert who is eligible to open a trust account.
2210-9.10C	Insert the documents required to open a trust account.
2210-9.10D	Insert the procedure for changing account status.
2210-9.12A	List the documents required to open a Conservator/Minor/UTMA account.
2210-9.12B	Insert the procedure for changing account status.
2210-9.13A	List the eligibility requirements for multiple party accounts.
2210-9.13B	Insert the parties' rights.
2210-9.13C	Insert the procedures for changing account/signatory status.
2210-9.13D	Insert the credit union's rights to set off and/or divert funds of each account holder.
2210-9.2	Specify minimum balance required for certificates of deposit.
2210-9.3	Describe any withdrawal restrictions for certificates of deposit.
2210-9.4	Specify frequency with which interest compounds for certificates of deposit.
2210-9.5	Specify minimum balance required for draft accounts.
2210-9.6	Describe any withdrawal restrictions for draft accounts.
2210-9.7	Specify minimum balance required for monthly compounding of interest on draft accounts.
2210-9.8	Define minimum dollar range for Tier One of account balance.
2210-9.9	Define maximum dollar range for Tier One of account balance.
2210-9.9A	Define minimum dollar range for Tier Two of account balance.
2210-9.9B	Define maximum dollar range for Tier Two of account balance.
2210-9.9C	Define minimum dollar range for Tier Three of account balance.
2210-10	Insert minimum balance required for money market account.
2210-11	Insert any withdrawal restrictions for money market account.
2210-12	Specify frequency with which interest compounds (e.g., annually).

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Key Field	Definition
2211 - BUSINESS ACCOUNTS	
2211-1	Insert the minimum balance requirement.
2211-2	Insert the withdrawal restrictions.
2211-3	Specify when the dividends/interest compounds.
2211-4	Insert the fees that are charged.
2211-5	Insert the minimum balance requirement.
2211-6	Insert the withdrawal restrictions.
2211-7	Specify when the dividends/interest compounds.
2211-8	Insert the fees that are charged.
2211-9	Insert the minimum balance requirement.
2211-10	Insert the withdrawal restrictions.
2211-11	Specify when the dividends/interest compounds.
2211-12	Specify when the dividends/interest are credited.
2211-13	Insert the penalties for early withdrawal.
2211-14	Insert the fees that are charged.
2211-15	Insert the minimum balance requirement.
2211-16	Insert the withdrawal restrictions.
2211-17	Specify when the dividends/interest compounds.
2211-18	Insert the fees that are charged.
2211-19	Insert the business account features.
2211-20	Specify how long deposits into business accounts may be held.
2211-21	Specify when the dividends/interest are credited.
2211-22	Specify when the dividends/interest are credited.
2211-23	Specify when the dividends/interest are credited.
2211-24	This Key Field is no longer in use
2213 - TRUST ACCOUNTS	
2213-1	List the types of trust accounts the credit union will permit to be opened
2213-2	List the documentation required in order to open a trust account
2213-3	List the services the credit unions will offer to trust accounts
2214 - HEALTH SAVINGS ACCOUNTS	
2214-1	List the types of HSA accounts the credit union will permit to be opened
2214-2	List the investment options offered for HSA accounts
2214-3	Indicate if the credit union will or will not charge a per transaction administrative fee for HSA accounts
2215 - ACCOUNT OWNERSHIP	
2215-1	Specify the Credit Union officer authorized to approve the use of Restricted Joint Ownership accounts.

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Key Field	Definition
2216 - DECEASED DEPOSITOR ISSUES & ESTATE ACCOUNTS	
2216-1	List the circumstances under which the credit union will open an estate account
2216-2	List the documents required to open an estate account
2217 - NEGATIVE ACCOUNT BALANCES	
2217-1	List the time period after which the member will be notified of a negative balance
2217-2	List the number of days after notification that a member's account may be closed due to a negative balance
2218 - DORMANT ACCOUNTS	
2218-1	Specify the time period of inactivity for an account to be considered dormant.
2218-2	Specify the amount of time after which a dormant account holder will receive notification via mail
2218-3	Specify the monthly dormant account fee
2218-4	Specify after how many years dormant an account will be escheated
2218-5	Specify the state in which dormant accounts will be escheated
2220 - E-COMMERCE	
2220-1	List other e-commerce activities and services
2221 - WEB SITE	
2221-1	Insert the name of the organization that is hosting the Credit Union Web site.
2221-2	Insert the name of the organization that has developed and is maintaining the content of the Credit Union Web site.
2221-3	Specify the types of electronic services the Credit Union provides.
2221-4	Specify the individuals on the web site's oversight committee.
2221-5	Specify the period of time in which the Credit Union's E-commerce systems are tested.
2221-6	Specify whether the audits are internal, external, or both.
2221-7	Specify the procedures and practices implemented in order to promptly resolve member support issues.
2221-8	Specify the type of protection the server has to prevent unauthorized access and/or damage.
2221-9	Specify the number of times a password can be entered incorrectly before the session is automatically logged-off.

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Key Field	Definition
2222 - ELECTRONIC COMMUNICATIONS/ACCEPTABLE USE	
2222-1	Specify the individual(s) from whom authorization is required before employees may install and use software purchased for a non-business use.
2222-2	Specify the individual(s) from whom authorization is required before employees may use Credit Union electronic systems for a non-business use.
2222-3	THIS KEY FIELD IS NO LONGER BEING USED.
2222-4	Specify the individual(s) to be notified if the Credit Union's information systems have been compromised.
2222-5	Specify the individual(s) from whom authorization is required before employees may download copyrighted material.
2222-6	Specify the time period that electronic messages no longer needed for business use may be purged.
2222-8	Specify who should be notified when security problems occur
2222-9	Specify who should be notified of email chain letters related to a system or virus notice
2222-10	Specify the person who installs and maintains automatic software updates
2245 - PROTECTING THE ELDERLY AND VULNERABLE	
2245-1	Specify the number of reports (monthly, quarterly, annually)
2290 - WIRE TRANSFER	
2290-1	Specify which accounts in which the CU will allow wire transfers
2290-2	Specify which accounts out of which the CU will allow wire transfers
2290-3	Specify the cut-off time for receipt of incoming wire transfers
2290-4	Specify the cut-off time for processing outgoing wire transfers
2290-5	Specify the length of time that telephone recording requests are kept
2290-6	This Key Field is no longer in use
2300 - SHARE DRAFT POLICY	
2300-1	Specify number of share account withdrawals that may be made free of service charge.
2300-2	Specify amount of service charge per check thereafter.
2300-3	Insert the number of NSF items.
2300-4	Insert the number of days within which NSF items occur before a warning letter is sent.

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Key Field	Definition
2400 - FUNDS AVAILABILITY	
2400-1	Specify the daily cut-off time for next day availability of funds.
2400-2	Specify the cut-off time for deposits
2400-3	Specify the time in which deposits will be considered to be made on the next business day
2500 - TRUTH IN SAVINGS	
2500-1	THIS KEY FIELD IS NO LONGER IN USE
2500-2	Insert dividend period (e.g., monthly, quarterly, etc.)
2500-3	Insert day on which dividends will be credited (1st of the month, end of the month, etc.)
2500-4	Insert day on which dividends will be distributed (1st of the month, end of the month, etc.)
2500-5	Insert associated penalties
2500-6	Reason for penalties (e.g., withdrawal of interest with x days of payment, etc.)
2500-7	Insert method of calculation of dividends
2610 - ACH OPERATIONS	
2610-10	This Key Field is no longer in use
2611 - ACH MANAGEMENT	
2611-1	Specify who will prepare the ACH report for the Board.
2611-2	Specify who will approve the ACH Management policy.
2611-3	Insert the dates the Credit Union will be closed (beyond regular federal holidays).
2611-4	Specify the date which ACH debit transactions with a non-processing day Settlement Date will be posted.
2611-5	Specify whether destroyed check entries will or will not be accepted.
2611-6	Specify what the Credit Union will provide to the member upon receipt of an error resolution notice for unauthorized debits.
2611-7	Specify whether the Credit Union will initiate "Automated Enrollment" (ENR) entries for Direct Deposit for participating government agency benefit recipients.
2611-8	Insert the amount of time the Credit Union will maintain the SF119-A forms.
2611-9	Insert the types of ACH services the Credit Union will provide.

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Key Field	Definition
2611 - ACH MANAGEMENT (CONTINUED)	
2611-9.1	Insert the input resources from whom the Credit Union will receive ACH files.
2611-9.2	Specify whether the Credit Union will automatically reinitiate ACH entries that are returned.
2611-9.3	Specify whether the Credit Union will include in its agreement with the Originator whether the Originator will/may be required to recreate and deliver all entries that the Credit Union wants to reinitiate.
2611-9.4	Specify which policy the Credit Union will follow to determine which members will receive ACH origination products.
2611-9.5	Specify whether the Credit Union will use internal/external or both types of training for ACH services.
2611-9.6	Specify the designated personnel who will handle the ACH responsibilities.
2611-9.7	Include the name of the credit union's ACH Operator here.
2611-10	This Key Field is no longer in use
2612 - ACH AUDIT	
2612-1	Specify the person(s) who will receive the completed audit results.
2615 - ATM / DEBIT CARDS	
2615-1	Specify the types of transactions that may be conducted through the use of an ATM card.
2615-2	Insert the amount of allowable ATM withdrawals.
2615-3	Insert the limit of money that can be withdrawn from an ATM.
2615-4	Insert the time the day ends (for purposes of the day limit).
2615-5	Specify the criteria for including certain accounts that will be controlled internally (to avoid misuse).
2615-6	Specify the means by which the CU will enable members to provide affirmative consent.

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Key Field	Definition
3000 - ACCOUNTING	
3110 - OPERATING CHARGE OFFS	
3110-1	Specify maximum amount of loss that may be charged off by accounting department without Board approval.
3110-2	Specify the dollar amount of operating losses requiring management approval prior to charge off.
3115 - CREDIT UNION OWNED CREDIT CARDS	
3115-1	List the person who should open and review credit card statements for cards issued to accounting staff
3125 - FINANCIAL INSTITUTION RECONCILIATIONS	
3125-1	Identify and list Credit Union officers authorized to approve transfers between correspondent financial institutions.
3130 - FIXED ASSETS	
3130-1	Insert the amount of expenditures that will be expensed.
3130-2	Define the depreciation method the Credit Union will use for depreciating fixed assets
3155 - TRAVEL REIMBURSEMENT	
3155-1	Insert the maximum daily expense allowance for employees traveling on Credit Union business.
3160 - UNCLAIMED PROPERTY	
3160-1	Specify time period after which a share account is considered abandoned.
3160-2	Specify time period after which a checking, NOW, or other account is considered abandoned.
3160-3	Specify time period after which a matured certificate and tie deposit is considered abandoned.
3160-4	Specify time period after which a cashier, certified, or other check is considered abandoned.
3160-5	Specify time period after which Travelers Check(s) are considered abandoned.
3160-6	Specify time period after which a money order is considered abandoned.
3160-7	Specify time period after which an Individual Retirement Account is considered abandoned.
3160-8	Specify time period after which a Safe Deposit Box is considered abandoned.

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Key Field	Definition
3160 - UNCLAIMED PROPERTY (continued)	
3160-9	Name the state agency to which abandoned property is to be delivered.
3160-9.1	Specify time period in which travelers checks and money orders will be paid after annual report is filed.
3160-9.2	Enter the least amount of days before the Credit Union will send written notice informing apparent owners of property presumed to be abandoned.
3160-9.3	Enter the maximum amount of days before the Credit Union will send written notice informing apparent owners of property presumed to be abandoned.
3160-9.4	Specify amount of time in which the Credit Union must maintain a record of last known address of owner.
3160-9.5	Specify amount of time in which the Credit Union must maintain a copy of unclaimed property form.
3160-9.6	Specify amount of time in which the Credit Union must maintain a record of all travelers checks, money orders, etc. while they remain outstanding.
3165 - LOAN WORKOUTS AND NONACCRUAL STANDARDS	
3165-1	Specify who in the credit union all loan workout requests must be presented to
3165-2	Specify who in the credit union must investigate and document the circumstances of a loan workout
3165-3	Specify who in the credit union will be presented the findings of a loan workout investigation
3165-4	Specify under what conditions a credit union will consider a loan workout
3165-5	Specify the maximum number of times closed-end loans may be extended, deferred, renewed, or rewritten
3165-6	If the credit union does not wish to allow for workout arrangements for certain loan types, those loan types should be listed here.
3165-7	If the credit union wants to set debt to income ratio limits for workout loans, they should be included here.

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Key Field	Definition
3201 - INTERNAL FRAUD (THIS POLICY NO LONGER IN THE MODEL POLICIES - SEE 1645)	
3201-1	This Key Field is no longer in use
3201-2	This Key Field is no longer in use
3201-3	This Key Field is no longer in use

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Key Field	Definition
4000 - SECURITY	
4100 - GENERAL SECURITY PROCEDURES	
4100-1	Specify who is responsible for changing credit union exterior door locks when an employee who previously carried office keys leaves employment of the credit union.
4100-2	Specify maximum allowable amount to be kept in cash drawers.
4100-3	Specify who can make an exception to the rule which requires an employee to accompany visitors in restricted areas.
4100-4	Specify who will check the secured areas of the credit union
4100-5	Specify who will check the interior of the credit union to ensure all visitors have left the building
4100-6	Specify who will check the exterior doors and windows to ensure they are locked
4110 - BURGLARY PROCEDURES	
4110-1	Specify maximum allowable amount of coins a teller may maintain outside of vault during non-business hours.
4120 - INFORMATION SECURITY	
4120-1	Insert the title of the position the Board will appoint to oversee Information security for the Board Committee.
4120-2	Insert the basis (annually, etc.) that the appointment of C-4120-1 will be made.
4120-3	Insert the title of the person responsible for authorizing approved destruction methods of member information.
4120-4	Insert the title of the person who grants permission for computer and network gear to be removed from Credit Union offices.
4120-5	List departments and staff positions considered to be custodians of member information (e.g., IS Department staff members, multi-user system administrators, Branch Office Managers).
4120-6	Insert the number of days a user ID can remain inactive before having associated privileges revoked.
4120-7	Insert the title of the person who must approve tests of computer or communication system security measures.
4120-8	Insert the title of the person responsible for setting standards of conduct for employees and users of member information.
4120-9	Insert the Credit Union area that can make configuration or setting changes for information security systems or controls.
4120-9.1	Insert the position that grants permission for configuration or setting changes for information security systems or controls.

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Key Field	Definition
4120 - INFORMATION SECURITY (continued)	
4120-9.2	Insert the title of the position responsible for approving encryption methods.
4120-9.3	Insert the title of the position responsible for issuing internal standards.
4120-9.4	Insert the title of the position responsible for approving network changes.
4120-9.5	Insert the title of the position responsible for approving persons eligible to make emergency network changes.
4120-9.6	Insert the title of the person who approves new system setups.
4120-9.7	Insert the title of the person who approves new or substantially changed application systems.
4120-9.8	Insert the name of the approved virus screening software.
4120-9.9	Insert the title of the person who should be contacted if a computer virus infection is suspected.
4120-9.91	Insert the title of the person responsible for making system backups.
4120-9.92	Insert the title of the person responsible for defining backup standards and procedures.
4120-9.93	Insert the title of the person responsible for securing storage of the back-up media.
4120-9.94	Insert the title of the person responsible for reviewing and monitoring system logs to detect intrusions.
4120-9.95	Insert the number of months that logs containing computer security relevant events should be retained.
4120-9.97	Insert the title of the person responsible for authorizing modification of offsite computer systems, allowing employees to bring home computers into the office, or allowing employees to remove member information from Credit Union premises.
4120-9.98	Insert the title of the person responsible for approving the copying of Credit Union provided software.
4120-9.99	Insert the title of the person responsible for approving Internet lines and ISP's on computers located at Credit Union offices.
4120-9.991	Insert the title of the person who can review and remove an employee's electronic mail.
4120-9.992	Insert the title of the person responsible for approving web page setups containing Credit Union material.

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Key Field	Definition
4120 - INFORMATION SECURITY (continued)	
4120-9.993	Insert the title of the person responsible for program review and adjustments.
4120-9.994	Insert the title of the second person responsible for program review and adjustments.
4120-9.995	Insert the frequency of the program review report to the Board.
4120-9.996	Insert the frequency that the program will be tested.
4120-9.997	Insert the title of the person responsible for training on program procedures and standards.
4125 - INCIDENT RESPONSE	
4125-1	Insert the title of the person(s) responsible for conducting the incident investigation.
4200 - SECURITY DEVICES	
4200-1	Specify amount of bait money each teller is required to maintain.
4305 - CONFIGURATION MANAGEMENT	
4305-1	Define the frequency of when the Information System Component inventory shall be reviewed and updated
4310 - PATCH MANAGEMENT	
4310-1	Insert the time when system updates will be conducted.
4320 - COMPUTER HARDWARE AND SOFTWARE ACQUISITION	
4320-1	Insert the person through whom all purchasing of CU software will be centralized.
4320-2	Define the acceptable timeframe for maintenance providers to provide support or spare parts for failing systems or system components.

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Key Field	Definition
5000 - ASSET/LIABILITY MANAGEMENT	
5100 - GENERAL ASSET/LIABILITY MANAGEMENT POLICY	
5100-1	Specify number of members required for asset/liability management committee.
5100-2	List the regular members of ALCO in addition to the President and Vice President.
5120 - BUDGETED A/L STRUCTURE	
5120-1	Define percentage of loans in budgeted asset/liability structure.
5120-2	Insert maximum maturity period for consumer vehicle loans and indirect vehicle dealer financing.
5120-3	Define loan to deposit ratio.
5120-4	Define percentage of investments in budgeted asset/liability structure.
5120-5	Define maximum allowable percentage of surplus funds to be invested in long-term investments.
5120-6	Define number of years of maturity in order for an investment to qualify as being long-term.
5120-7	Define percentage of fixed assets in budget.
5120-8	Describe percentage of cash in budget.
5120-9	Describe percentage of other assets in budget.
5120-9.1	Define percentage of deposits in liability and equity mix.
5120-9.2	Define percentage of borrowings in liability and equity mix.
5120-9.3	Define percentage of primary capital in liability and equity mix.
5200 - LIQUIDITY MANAGEMENT	
5200-1	Identify and list institutions at which the Credit Union may borrow funds for liquidity.
5300 - INTEREST RATE RISK MANAGEMENT	
5300-1	Define One-Year GAP limit.
5300-2	Define Earnings-at-Risk limit.
5300-3	Define Capital-at-Risk limit.
5400 - CAPITAL MANAGEMENT	
5400-1	Input the beginning point for the range of the Credit Union's capital target.
5400-2	Input the ending point for the range of the Credit Union's capital target.

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Key Field	Definition
6000 - INVESTMENTS	
6100 - GENERAL INVESTMENT POLICY	
6100-1	Define minimum holding period for all investments by Credit Union.
6100-2	Specify how often an investment will be evaluated to determine if it should be held or not.
6110 - BROKER-DEALER RELATIONS	
6110-1	List Board-approved securities dealers.
6150 - SAFEKEEPING OF INVESTMENTS	
6150-1	List Board-approved safekeeping facilities for securities.
6200 - INVESTMENT PORTFOLIO	
6200-1	Define as a percentage the Credit Union's target loan-to-share ratio.
6200-2	Define maximum allowable percent of surplus funds to be placed in long-term investments.
6200-3	Specify the overall investment portfolio limit.
6200-4	Specify the limits for each individual type of investment.
6200-5	Specify the investment limits the Credit Union will have with each issuer.
6210 - AUTHORIZED INVESTMENTS	
6210-1	Define maximum percent of capital and surplus that may be invested in one federally insured financial institution.
6210-2	Define maximum percent of capital and surplus that may be invested per issue in U.S. securities and obligations fully guaranteed as to principal and interest.
6210-3	Define maximum percent of capital and surplus that may be invested per obligation in specified types of U.S. obligations.
6210-4	Define maximum percent of capital and surplus that may be invested per participation in obligations subjected to a trust for which U.S. agency is trustee.

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Key Field	Definition
7000 - LENDING	
7115 - CREDIT UNDERWRITING STANDARDS	
7115-1	Specify a member's minimum share balance to be eligible for loan approval.
7115-2	Define minimum number of months continuous employment required of a loan applicant.
7115-3	Specify a member's debt ratio at which loan worksheet documentation is required.
7115-4	Insert guidelines for number of years without a bankruptcy filing.
7115-5	Indicate appropriate credit scoring criteria for junior loan officers.
7115-6	Indicate appropriate credit scoring criteria for senior loan officers.
7115-7	Indicate appropriate credit scoring criteria for President, Vice President of Credit, Credit Manager, or Assistant Credit Manager.
7120 - FAIR LENDING	
7120-1	Enter the person responsible for training employees in fair lending principles and for overseeing their application in daily operations.
7130 - LOAN AUTHORIZATION	
7130-1	Define the maximum time period (in weeks) that a loan counter-offer may remain outstanding prior to being revoked.
7130-2	Identify and list all loan officers by title and enter their secured and unsecured limits.
7130-3	Define and list the Approved Secured Lending Limit for each loan officer.
7130-4	Define and list the Approved Unsecured Lending Limit for each loan officer.
7130-5	Specify a ratio percentage of gross income at which Credit Manager approval will be required.
7130-6	Specify a ratio percentage of net income at which Credit Manager approval will be required.
7130-7	Specify the maximum aggregate loan amount to management staff that must be approved by the Board of Directors
7130-8	Specify maximum amount of an indirect dealer financing loan that may be approved by a senior loan officer.
7130-9	Specify amount of an indirect dealer financing loan requiring approval by either President or credit manager or executive loan committee.

CU PolicyPro Key Fields Guide

Key Field	Definition
7140 - LOAN INSURANCE	
7140-1	Insert the age that eligible members must be under to qualify for credit life insurance.
7140-2	Insert the age at which credit life insurance will be discontinued.
7140-3	Insert the maximum dollar amount of credit life insurance per loan on consumer loans.
7140-4	Insert the maximum dollar amount of credit life insurance per loan on home equity loans.
7140-5	Insert the age that eligible members must be under to qualify for credit disability insurance.
7140-6	Insert the age at which credit disability will be discontinued.
7140-7	Insert the maximum dollar amount of disability insurance per loan on consumer loans.
7140-8	Insert the maximum dollar amount of disability insurance per loan on home equity loans.
7145 - LOAN LIMITATIONS	
7145-1	Define maximum loan-to-value ratio for first mortgages.
7145-2	Define maximum loan-to-value ratio for second mortgages.
7145-3	Define maximum loan-to-value ratio for home equity loans.
7145-4	Define maximum loan-to-value ratio for a new automobile, truck, or van.
7145-5	Define maximum loan-to-value ratio for recreational vehicles.
7145-6	Define maximum loan-to-value ratio for used automobiles three years old or less.
7145-7	Define maximum loan-to-value ratio for used automobiles over three years old.
7150 - LOAN PORTFOLIO MIX	
7150-1	Specify percentage of consumer loans to overall loan portfolio of Credit Union.
7150-2	Specify percentage of automobile loans to total consumer loans.
7150-3	Specify amount of new automobile loans as a percentage of all automobile loans.
7150-4	Specify amount of used automobile loans as a percentage of all automobile loans.
7150-5	Specify amount of recreational vehicle loans as a percentage of all consumer loans.
7150-6	Specify amount of new recreational vehicle loans as a percentage of all recreational vehicle loans.

CU PolicyPro Key Fields Guide

Key Field	Definition
7150 - LOAN PORTFOLIO MIX (CONTINUED)	
7150-7	Specify amount of used recreational vehicle loans as a percentage of all recreational vehicle loans.
7150-8	Specify amount of student loans as a percentage of all consumer loans.
7150-9	Specify amount of unsecured consumer loans as a percentage of all consumer loans.
7150-9.1	Specify amount of share secured consumer loans as a percentage of all consumer loans.
7150-9.10	Specify amount of member business loans as a percentage of total loan portfolio.
7150-9.10A	Specify amount of construction loans as a percentage of total loan portfolio.
7150-9.2	Specify amount of rapid refund loans as a percentage of all consumer loans.
7150-9.3	Specify amount of credit card loans as a percentage of all consumer loans.
7150-9.4	Identify and insert "other" categories for loan portfolio mix.
7150-9.5	Specify applicable percentage limitations for "other" categories.
7150-9.6	Specify amount of residential real estate loans as a percentage of total loan portfolio.
7150-9.7	Specify amount of first trust deed as a percentage of all residential real estate loans.
7150-9.8	Specify amount of home equity loans as a percentage of all residential real estate loans.
7150-9.9	Specify amount of non-traditional mortgage products as a percentage of all real estate loans.
7150-10.1	Specify amount of member business credit cards as a percentage of total loan portfolio.
7165 - PRICING AND TERMS	
7165-1	Identify publication quoting prime interest rate used by the Credit Union.

CU PolicyPro Key Fields Guide

Key Field	Definition
7170 - RISK-BASED LENDING	
7170-1	Specify the source of the credit score.
7170-2	Insert the minimum credit score needed to be classified as a Grade A borrower.
7170-3	Insert maximum credit score needed to be classified as a Grade B borrower.
7170-4	Insert the minimum credit score needed to be classified as a Grade B borrower.
7170-5	Insert maximum credit score needed to be classified as a Grade C borrower.
7170-6	Insert minimum credit score needed to be classified as a Grade C borrower.
7170-7	Insert maximum credit score needed to be classified as a Grade D borrower.
7170-8	Insert minimum credit score needed to be classified as a Grade D borrower.
7200 - CONSUMER LOANS	
7200-1	List any applicable state laws.
7200-2	List any underwriting criteria for consumer lending.
7200-3	List all loan types for which the credit union will perform occasional credit worthiness reviews
7200-4	List all open end loan types offered by the credit union
7200-5	List all closed end loan types offered by the credit union
7205 - AUTOMOBILE LOANS	
7205-1	Define the maximum amount deductible for vehicle insurance.
7206 - LEASE-LIKE LOANS	
7206-1	Specify the maximum years old a vehicle may be to qualify for a Lease-Like Loan.
7206-2	Specify the maximum tonnage of a truck or van to qualify for a Lease-Like Loan.
7206-3	Identify all ineligible vehicles for a Lease-Like Loan.
7206-4	Specify when repossession efforts will begin

CU PolicyPro Key Fields Guide

Key Field	Definition
7210 - CREDIT CARDS	
7210-1	Percentage (%) of unpaid balance to which minimum payments are set (if greater than \$ amount set)
7210-2	Dollar amount of unpaid balance to which minimum payments are set (if greater than % set)
7211-3	Indicate which factor the Credit Union will take into account when reevaluating rate increases - either the factors on which the increase in an APR was originally based; or the factors the Credit Union currently considers when determining the APRs applicable to similar new credit card accounts under an open-end (not home-secured) consumer credit plan
7215 - OVERDRAFT PROTECTION (COURTESY PAY)	
7215-1	Identify and list the types of transaction subject to overdraft protection.
7215-2	Define the qualifications to be a member "in good standing"
7215-3	Specify the total dollar amount of all overdrafts the Credit Union will honor.
7215-4	Specify the total dollar amount of overdrafts the Credit Union will honor per member if there is no right of offset
7215-5	Specify the total dollar amount of overdrafts the Credit Union will honor per member if there are available funds in a share account that can be pledged
7215-6	Specify the amount of time (calendar days) the member has to repay an overdraft.
7215-7	Specify the interest rate limit on an overdraft loan.
7215-8	Specify after how many days an account with a negative balance may be closed.
7235 - STOCK SECURED LOANS	
7235-1	Identify and list the type of publicly traded stock against which the Credit Union will loan (NYSE, etc.).
7235-2	Define acceptable LTV for each type of stock.
7235-3	Describe maximum repayment period for all stock secured loans.

CU PolicyPro Key Fields Guide

Key Field	Definition
7255 - PERSONAL LOANS	
7255-1	Specify maximum allowed dollar amount of personal loans for Credit Union.
7255-2	Specify maximum allowed dollar amount of personal loans for any one member of Credit Union.
7255-3	Specify the number of years of employment at the same job for which members may obtain personal loans.
7255-4	Specify the multiple of their monthly salary at which members may obtain personal loans.
7255-5	Specify the number of years of employment for which a member may obtain a personal loan or line of credit.
7255-6	Specify the percentage of annual gross salary at which a member may obtain a personal loan or line of credit.
7260 - MULTI-FEATURED LOAN PROGRAMS	
7260-1	Specify how often (quarterly, yearly) the CU will routinely verify a borrower's continued creditworthiness
7260-2	List the loan products the Credit Union will offer under its MFL program
7260-3	Specify the limits for Open-End Credit loans
7260-4	Specify the limits for Closed-End Credit loans
7260-5	Specify what information the Credit Union will collect from each applicant in order to establish creditworthiness to be used as a baseline for verifying future advance requests
7270 - SKIP PAYMENT PROGRAM	
7270-1	Specify the minimum share balance a member must have to be eligible for the Skip Pay program
7270-2	Specify how eligible members will be notified that they may participate in the Skip Pay program
7270-3	List the loan types eligible for the Skip Pay program
7270-4	Specify the fee for each skipped payment
7270-5	Specify the usury limit for Skip Payment Loans
7315 - COMMERCIAL REAL ESTATE LOAN WORKOUTS	
7315-1	Identify how often any workout arrangements and their statuses will be reported to the board

CU PolicyPro Key Fields Guide

Key Field	Definition
7320 - HOME EQUITY LOANS	
7320-1	Specify maximum amount of home equity loan that may be approved by a senior loan officer.
7320-2	Specify home equity loan amount requiring approval by President or Credit Manager.
7320-3	Specify second mortgage home equity loan amount requiring either President and Credit Manager approval or Executive Loan Committee approval.
7320-4	Specify maximum home equity loan amount that may be authorized by senior loan officer.
7320-5	Specify loan amount of home equity loan requiring approval of President or Credit Manager.
7320-6	Specify amount of second mortgage home equity loans requiring approval of President and Credit Manager or Executive Loan Committee.
7320-7	Specify amount of first mortgage home equity loans requiring approval of President and Credit Manager or Executive Loan Committee.
7320-8	Specify maximum LTV for open-end home equity loans.
7320-9	Specify minimum line of credit for open-end home equity loans.
7320-9.1	Specify maximum line of credit on open-end home equity loans for first mortgages.
7320-9.2	Specify maximum line of credit on open-end home equity loans for second mortgages.
7320-9.3	Specify minimum first advance on open-end home equity loans.
7320-9.4	Specify minimum subsequent advances for open-end home equity loans.
7320-10	Define when the CU will employ loss-mitigating strategies, including foreclosure
7320-11	Specify maximum LTV (minus first mortgage) for closed-end home equity loans.

CU PolicyPro Key Fields Guide

Key Field	Definition
7330 - RESIDENTIAL REAL ESTATE	
7330-1	This Key Field is no longer being used
7330-2	This Key Field is no longer being used
7330-3	This Key Field is no longer being used
7330-4	This Key Field is no longer being used
7330-5	This Key Field is no longer being used
7330-6	This Key Field is no longer being used
7330-7	This Key Field is no longer being used
7330-8	Specify the maximum LTV percentage for second mortgages.
7330-9	Specify maximum amount of mortgage loans as a percentage of Credit Union loan portfolio.
7330-9.1	Specify maximum loan-to-value ratio for owner occupied residential real estate loans.
7330-9.2	Specify maximum loan-to-value ratio for non-owner occupied residential real estate loans.
7330-9.3	Specify maximum maturity (in years) for loans originated with intent to sell in secondary market.
7330-9.4	Specify maximum maturity (in years) for loans originated with intent to retain in Credit Union portfolio.
7330-9.5	Specify maturity (in years) that loans originated with intent to retain in portfolio may be written.
7330-9.6	Specify time limit (in years) required to make balloon payment.
7330-9.7	Specify amortization term (in years) of mortgage loans to be sold to qualified investors.
7330-9.8	Specify amortization term (in years) of mortgage loans to be retained as portfolio loans.
7330-9.9	Specify maximum number of years for which an interest rate may be fixed on any portfolio loan.
7330-9.9A	Specify maximum Credit Union loan-to-deposit ratio permissible for Credit Union to engage in mortgage lending out of its own portfolio.
7330-9.9B	Specify loan amount requiring a complete mortgage credit report.
7330-11	List the residential real estate loans offered by the CU
7330-12	Specify the maximum loan per loan type
7330-13	Specify the maximum aggregate loan amount to one borrower
7330-14	Specify the loan to value ratio which would require PMI
7330-15	Specify if the credit union will or will not escrow optional insurance items chosen by members
7330-16	Specify the circumstances in which the CU will agree to subordinate its lien position
7331 - NON-TRADITIONAL REAL ESTATE LOANS	
7331-1	Maximum % of loan portfolio mix for NTM.

CU PolicyPro Key Fields Guide

Key Field	Definition
7335 - LOANS SECURED BY UNIMPROVED PROPERTY	
7335-1	Specify the minimum amount of experience that loan officers must have before administering unimproved real property loans.
7335-2	Specify who will review unimproved real property loan files.
7335-3	Specify will provide oversight of these reviews.
7335-3A	Specify how often the CU will perform an examination of the value of the collateral (i.e. annual)
7335-4	Specify the acceptable lien position.
7335-5	Specify the maximum loan-to-value ratio.
7335-6	Specify who will be responsible for collection procedures.
7335-7	Specify when the late notice will be sent.
7335-8	Specify when telephone contact will be attempted.
7335-9	Specify when a certified letter will be sent.
7335-9.1	Specify the person(s) responsible.
7335-9.2	Specify the amount of time of delinquency.
7335-9.3	Specify the person(s) who will analyze the report.
7335-9.4	Specify the person(s) responsible for preparing the report.
7335-9.5	Specify who will receive the report and make a decision.
7400 - OTHER TYPES OF LOANS	
7400-1	Define all other types of loans offered by the CU
7410 - INDIRECT DEALER FINANCING	
7410-1	Specify maximum allowed miles for a program car or dealer demonstrator to be considered "new."
7410-1.1	Specify the maximum total volume of indirect automobile loans in a given month or period
7410-1.2	Specify the maximum amount for all indirect auto loans
7410-1.3	Specify the maximum amount to be loaned for one dealer
7410-1.4	Specify the total loans for credit rating A
7410-1.5	Specify the total loans for credit rating B
7410-2	Identify and list the Credit Union officers authorized to approve indirect dealer financing (line 1).
7410-3	Identify and list the maximum amounts to which authorized officers may approve indirect dealer financing (line 1).
7410-4	Identify and list the Credit Union officers authorized to approve indirect dealer financing (line 2).
7410-5	Identify and list the maximum amounts to which authorized officers may approve indirect dealer financing (line 2).

CU PolicyPro Key Fields Guide

Key Field	Definition
7410 - INDIRECT DEALER FINANCING (CONTINUED)	
7410-6	Identify and list the Credit Union officers authorized to approve indirect dealer financing (line 3).
7410-7	Identify and list the maximum amounts to which authorized officers may approve indirect dealer financing (line 3).
7410-8	Describe the procedure by which Credit Union officers may authorize indirect dealer financing.
7410-9	Specify maximum new automobile loan (in dollars) with maturity of 48 months.
7410-9.1	Specify minimum amount of loan for new automobiles with maturity of 60 months.
7410-9.2	Specify maximum amount of loan for new automobiles with maturity of 60 months.
7410-9.3	Specify minimum dollar amount of new automobile loans with maturity of 72 months.
7410-9.4	Specify the maximum amount of loan as a percentage of factory invoice for new automobiles.
7410-9.5	Specify the maximum dollar amount that may be added to loan limits for extended service contracts.
7410-9.6	Specify maximum used automobile loan (in dollars) with maturity of 48 months.
7410-9.7	Specify minimum amount of loan for used automobiles with maturity of 60 months.
7410-9.8	Specify maximum amount of loan for used automobiles with maturity of 60 months.
7410-9.9	Specify minimum dollar amount of used automobile loans with maturity of 72 months.
7410-9.9A	Specify the maximum amount of loan as a percentage of Kelly Blue Book for used automobiles.
7410-10	List any exceptions to established policies.

CU PolicyPro Key Fields Guide

Key Field	Definition
7415 - SUBPRIME AUTO INDIRECT LENDING	
7415-1	Specify the maximum percentage of subprime auto indirect loans the credit union will allow in its loan portfolio.
7415-2	Specify the maximum percentage of the credit union's net worth it will allow for subprime auto indirect loans.
7415-3	Specify the type of documentation the credit union will require.
7415-4	Specify the maximum payment-to-income ratio.
7415-5	Specify the maximum debt-to-income ratio.
7415-6	Specify the maximum amount of judgment acceptable.
7415-7	Specify the amount of months the credit union will accept for charge-offs, collections of judgments.
7415-8	Insert any additional underwriting criteria.
7415-9	Specify the maximum amount of months in delinquency for a loan deferment to be denied.
7415-10	Specify the amount of days in delinquency for a loan re-write to be denied.
7415-11	How often (quarterly, annually) audits will be performed to determine if the CU is in compliance with its policies and procedures
7415-12	Insert any additional responsibilities of the collection staff.
7420 - MEMBER BUSINESS LOANS	
7420-1	Identify types of member business loans the Credit Union will make.
7420-2	Identify first category of business loans.
7420-3	Specify maximum amount of said category of loans as a percent of Credit Union reserves.
7420-4	Identify second category of business loans.
7420-5	Specify maximum amount of said category of loans as a percent of Credit Union reserves.
7420-6	Identify third category of business loans.
7420-7	Specify maximum amount of said category of loans as a percent of Credit Union reserves.
7420-8	Set forth qualifications for personnel involved in making/administering member business loans.
7420-9	Set forth experience for personnel involved in making/administering member business loans.
7420-9.1	Identify (in years) how often Credit Union will reevaluate the value and marketability of the collateral.

CU PolicyPro Key Fields Guide

Key Field	Definition
7425 - MEMBER BUSINESS CREDIT CARDS	
7425-1	Specify the amount of business credit card lines of credit as a percentage of the total loan portfolio.
7425-2	Specify the maximum amount of assets, in relation to reserves, that will be invested in business credit card lines of credit, as a percentage.
7425-3	Specify the aggregate limit for approval.
7425-4	Specify whether the business member will or won't be billed for the entire amount over the limit.
7425-5	Specify the individual who has the discretion to adjust the established limits.
7425-6	Specify the individual who must approve all business credit card application.
7425-7	Specify the minimum of cash advances.
7425-8	Specify the maximum of cash advances.
7425-9	Specify the annual fee.
7425-10	Specify the individual who will establish and review the finance charge for business members.
7425-11	Specify when business members must pay.
7425-12	Specify the percentage of payment that must be made.
7425-13	Specify how many days from the billing cycle that a payment can be made without the imposition of the finance charge.
7425-14	Specify how finance charges will be imposed (ex: balance method).
7425-15	Specify the individual who will review business credit card accounts at re-issue.
7425-16	Specify the amount of late charges.
7425-17	Specify the time at which late charges will be assessed.
7425-18	Specify when the collection process will begin.
7425-19	Specify the timeframe for advanced notice to business members of changes to the business credit card agreement.
7430 - PARTICIPATION LOANS	
7430-1	Concentration limit for collateral types
7430-2	Concentration limit per geographic location
7430-3	Concentration limit purchased by one seller
7430-4	Concentration limit percentage for loan type (not to exceed 15%)

CU PolicyPro Key Fields Guide

Key Field	Definition
7510 - COLLECTION PROCESS	
7510-1	Specify sequence of days following payment due date for reminder notices (first).
7510-2	Specify sequence of days following payment due date for reminder notices (second).
7510-3	Specify sequence of days following payment due date for reminder notices (third).
7510-4	Specify the number of days past due at which the first notification letter will be sent
7510-5	Specify the number of days past due at which the second notification letter will be sent
7510-6	Specify the number of days past due at which the third notification letter will be sent
7510-7	Specify the number of days past due at which a notification letter will be sent to the co-signer of the loan
7510-8	Specify who will authorize legal actions
7510-9	Specify who will determine next steps if a judgment is not reached within 30 days
7510-10	Specify who may determine if a judgment has been satisfied
7600 - LOAN REVIEW AND CLASSIFICATION	
7600-1	Specify amount of loan triggering a loan review.
7615 - ALLOWANCE FOR LOAN LEASE LOSSES	
7615-1	Insert the individual(s) responsible authorized to develop and maintain the Credit Union's ALLL policies and procedures.
7615-1a	Insert the individual(s) responsible for the daily administration of the ALLL policies and procedures.
7615-1b	Insert the individual(s) responsible for reviewing all loans.
7615-1c	Insert the individual(s) responsible for documenting all the findings of the relationship between the loans and the ALLL.
7615-1d	Insert the person(s) responsible for preparing a summary report of the ALLL amount to be reported in the financial statement.
7615-1e	Insert the person(s) responsible for overseeing and monitoring the internal controls of the ALLL process.
7615-1f	Insert the person(s) who may delegate the responsibility to an internal or external auditor.
7615-1g	Insert the person(s) in charge of periodically performing an independent review of the Credit Union's ALLL practices.
7615-1h	Insert the person(s) who will determine the ALLL in accordance with GAAP principles.

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Key Field	Definition
7615 - ALLOWANCE FOR LOAN LEASE LOSSES (CONTINUED)	
7615-1i	Insert the person(s) who will create and maintain an ALLL methodology.
7615-1j	Insert the person(s) who will create a method to estimate the ALLL.
7615-1k	Insert the person(s) who will estimate the loan lease losses on a quarterly basis.
7615-1l	Insert the person(s) who will maintain the supporting documentation for the method of determining loss rates.
7615-1m	Insert the person(s) who will verify the estimates.
7615-1n	Insert the person(s) who will maintain internal controls.
7616 - LOAN EXTENSIONS	
7616-1	Identify who all loan extension requests must be presented to
7616-2	Identify whose duty it is to investigate and document the circumstances for loan extensions
7616-3	Identify who the loan extension investigation documents will be presented to
7616-4	Identify the minimum number of payments have that must be made by the borrower under the original loan terms before a loan extension can be executed
7616-5	Identify the maximum number of payments under any single extension agreement to a borrower that qualifies for a loan extension
7616-6	Identify how often loan extensions may be granted
7616-7	Identify who can request additional information added to the loan documentation
7616-8	Identify in which minutes all loan extensions will be recorded
7616-9	Identify the additional period for which borrowers granted a loan extension will be unable to qualify for additional credit
7616-10	Identify who will review and approve requests for additional credit

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Key Field	Definition
7620 - LOAN CHARGE OFFS	
7620-1	Indicate number of days delinquent when contact with the member has been lost for loan to qualify for charge -off (usually 60 days).
7620-2	Indicate number of days delinquent, even though contact with member remains, for loans to qualify for charge-off (usually 120 days).
7620-3	List persons responsible for preparing a report of loans recommended for charge-off.
7620-4	Insert the person(s) responsible for preparing the report of loans recommended for charge-off.
7620-5	Insert the person(s) who will refer charge-off loans to the Board (in cases where there is a conflict of interest).
7625 - RESIDENTIAL REAL ESTATE LOSS MITIGATION STRATEGIES	
7625-1	List the person(s) responsible for approving all mortgage loan modifications
7625-2	Insert the number of times the Credit Union will agree to modify a loan before beginning the foreclosure process.

CU PolicyPro Key Fields Guide

Key Field	Definition
8000 - OTHER REAL ESTATE OWNED (OREO)	
8100 - OREO	
8100-1	Specify value of OREO properties at which an independent appraisal report will be required.

9000 - FEDERAL REGULATIONS	
9300 - BANK BRIBERY ACT	
9300-1	Specify the maximum dollar value that can be received or given in instances of business-related entertainment or gifts. This is typically \$50 or less.

10000 - RECORDS RETENTION	
10100 - RECORDS RETENTION	
10100-1	Insert State.