

## ALM Download Changes with FEP

Revised: April 23, 2014



### What specifically is changing with FEP? How does this have an effect ALM downloads?

As we continue to on-board clients into the new expanded file version of CU\*BASE, it is important for you to understand the implications expanded member files may have on data exchanges. Specifically, we want to draw your attention to the ALM downloads as they represent one of the largest exchanges you perform internally.

After analysis, we have determined that the files affected by the expansion are the **Model**, **Expert** and **Compass** files (loan and certificate only). The following document lists the files with the changes to the fields **in red**.

Depending on the vendor you use, you may need to contact your vendor and put them on notice that these fields will be changing once you move to the expanded FEP database. Be sure to tell your vendor your FEP conversion date as any files sent after this date will have data in the FEP format.

### Who needs to take action?

If you are currently using McQueen, AuditLink is handling the necessary communication, and there is no need to contact your vendor. If you use the AIRES file for your ALM source of data, there are no changes, and there is no need to contact your vendor. If your credit union does business with any other ALM providers such as Profitstars, Sendero, or others not listed previously, and you use Model, Expert or Compass file layouts, your credit union will be affected.

### What should affected credit unions do?

If you will be affected, we are asking you from a pre-emptive basis to communicate the attached document listing the changes to your vendors. The document lists the original file documentation (non-FEP) as well as the FEP changes (FEP). In the FEP sections, the changes to the fields are **in red**. These changes will go into effect when you convert to the FEP release so it is important to communicate that date with your vendor.

NOTE: When talking to your vendor be sure to explain that not all CU\*Answers clients will be moving to the new file formats at the same time. Clients will be converting to FEP starting this summer all the way through November 2014, so vendors will need to be ready to support multiple file levels for a while.

### Which files are changing?

Only Lending (Model, Expert and Compass) and Certificate (Model, Expert and Compass) files are changing format. The G/L files (Model, Expert and Compass) are not changing and will remain the same.

## Contents

“Model” ALM Loan File.....	3
File Key – MODLNEXP – Non-FEP .....	3
File Key – MODLNEXP – FEP (changes included in red) .....	5
“Model” ALM Certificate File.....	7
File Key – MODCDEXP – Non-FEP .....	7
File Key – MODCDEXP – FEP (changes included in red).....	8
“Expert” ALM Loan File.....	9
File Key – GLMATLN – Non-FEP .....	9
File Key – GLMATLN – FEP (changes included in red).....	11
“Expert” ALM Certificate File.....	13
File Key – GLMATCD – Non-FEP.....	13
File Key – GLMATCD – FEP (changes included in red) .....	14
“Compass” ALM Loan File.....	15
File Key – COMLNEXP – Non-FEP.....	15
File Key – COMLNEXP – FEP (changes included in red) .....	17
“Compass” ALM Certificate File.....	19
File Key – COMCDEXP – Non-FEP .....	19
File Key – COMCDEXP – FEP (changes included in red) .....	20

## “Model” ALM Loan File

### File Key – MODLNEXP – Non-FEP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	9	18-27	<b>9 digits</b> , includes 2 decimal places (no decimal point), 1 space for negative symbol
E	Interest Rate	5	29-33	5 digits, includes 3 decimal places (no decimal point)
F	Variable Rate Code	3	35-37	3 digits
G	Maturity Date	8	39-46	CCYYMMDD
H	Balloon Date	6	48-53	YYMMDD
I	Scheduled Payment Amount	9	55-63	<b>9 digits</b> , includes 2 decimal places (no decimal point)
J	Payment Frequency	1	65	1 character (Alpha/Numeric)
K	Accrual Code	3	67-69	3 digits
L	Next Payment Date	6	71-76	YYMMDD
M	Branch	2	78-79	2 digits
N	Corp ID	2	81-82	2 digits
O	Next Repricing Date	6	84-91	YYMMDD
P	Last Repricing Date	8	93-100	CCYYMMDDD
Q	Rate Change Frequency	2	102-103	2 digits
R	Lifetime Ceiling	5	105-109	5 digits, includes 3 decimal places (no decimal point)

<b>S</b>	Lifetime Floor	5	111-115	5 digits, includes 3 decimal places (no decimal point)
<b>T</b>	Decimal periodic Maximum Change	5	117-121	5 digits, includes 3 decimal places (no decimal point)
<b>U</b>	Decimal periodic Minimum Change	5	123-127	5 digits, includes 3 decimal places (no decimal point)
<b>V</b>	Origination Date	8	129-136	CCYYMMDD
<b>W</b>	Original Interest Rate	5	138-142	5 digits, includes 3 decimal places (no decimal point)
<b>X</b>	Original Balance	9	144-152	<b>9 digits</b> , includes 2 decimal places (no decimal point)
<b>Y</b>	Participation Percentage	5	154-158	5 digits, includes 2 decimal places (no decimal point)
<b>Z</b>	Participation Status	1	160	1 character
<b>1</b>	Loan Purpose Code	2	162-163	2 characters
<b>2</b>	Principal Paid	9	165-173	9 digits, includes 2 decimal places (no decimal point)

## File Key – MODLNEXP – FEP (changes included in red)

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-29	11 digits, includes 2 decimal places (no decimal point), 1 space for negative symbol
E	Interest Rate	5	31-35	5 digits, includes 3 decimal places (no decimal point)
F	Variable Rate Code	3	37-39	3 digits
G	Maturity Date	8	41-48	CCYYMMDD
H	Balloon Date	6	50-55	YYMMDD
I	Scheduled Payment Amount	11	57-67	11 digits, includes 2 decimal places (no decimal point)
J	Payment Frequency	1	69	1 character (Alpha/Numeric)
K	Accrual Code	3	71-73	3 digits
L	Next Payment Date	6	75-80	YYMMDD
M	Branch	2	82-83	2 digits
N	Corp ID	2	85-86	2 digits
O	Next Repricing Date	6	88-95	YYMMDD
P	Last Repricing Date	8	97-104	CCYYMMDDD
Q	Rate Change Frequency	2	106-107	2 digits
R	Lifetime Ceiling	5	109-113	5 digits, includes 3 decimal places (no decimal point)
S	Lifetime Floor	5	115-119	5 digits, includes 3 decimal places (no decimal point)

<b>T</b>	Decimal periodic Maximum Change	5	121-125	5 digits, includes 3 decimal places (no decimal point)
<b>U</b>	Decimal periodic Minimum Change	5	127-131	5 digits, includes 3 decimal places (no decimal point)
<b>V</b>	Origination Date	8	133-140	CCYYMMDD
<b>W</b>	Original Interest Rate	5	142-146	5 digits, includes 3 decimal places (no decimal point)
<b>X</b>	Original Balance	11	148-158	11 digits, includes 2 decimal places (no decimal point)
<b>Y</b>	Participation Percentage	5	160-164	5 digits, includes 2 decimal places (no decimal point)
<b>Z</b>	Participation Status	1	166	1 characters
<b>1</b>	Loan Purpose Code	2	168-169	2 characters
<b>2</b>	Principal Paid	9	171-179	9 digits, includes 2 decimal places (no decimal point)

## “Model” ALM Certificate File

### File Key – MODCDEXP – Non-FEP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
<b>A</b>	Account Base	9	1-9	9 digits
<b>B</b>	Account Type	3	11-13	3 digits
<b>C</b>	CD Application Type	3	15-17 (18 and 19 are spaces)	3 characters
<b>D</b>	Current Balance	9	20-28	<b>9 digits</b> , includes 2 decimal places (no decimal point)
<b>E</b>	Interest Rate	5	30-34 (35 and 36 are spaces)	5 digits, includes 2 decimal places (no decimal point)
<b>F</b>	Term/Number of Days	4	37-40	4 digits
<b>G</b>	Maturity Date	6	42-47	YYMMDD
<b>H</b>	Certificate Type	2	49-50	2 digits
<b>I</b>	Branch ID	2	52-53	2 digits
<b>J</b>	Corp ID	2	55-56	2 digits

## File Key – MODCDEXP – FEP (changes included in red)

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 digits
C	CD Application Type	3	15-17 (18 and 19 are spaces)	3 characters
D	Current Balance	11	20-30	11 digits, includes 2 decimal places (no decimal point)
E	Interest Rate	5	32-36 (37 and 38 are spaces)	5 digits, includes 2 decimal places (no decimal point)
F	Term/Number of Days	4	39-42	4 digits
G	Maturity Date	6	44-49	YYMMDD
H	Certificate Type	2	51-52	2 digits
I	Branch ID	2	54-55	2 digits
J	Corp ID	2	57-58	2 digits



## “Expert” ALM Loan File

### File Key – GLMATLN – Non-FEP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	9	18-27	<b>9 digits</b> , includes 2 decimal places (includes the decimal point) - if negative number, sign will overlay first digit
E	Interest Rate	6	29-34	5 digits, includes 3 decimal places (includes the decimal point)
F	Variable Rate Code	3	36-38	3 digits
G	Maturity Date	8	40-47	CCYYMMDD
H	Balloon Date	8	49-56	CCYYMMDD
I	Scheduled Payment Amount	9	58-67	<b>9 digits</b> , includes 2 decimal places (includes the decimal point)
J	Payment Frequency	1	69	1 character
K	Next Payment Date	8	71-78	CCYYMMDD
L	Disbursement Amount	9	80-89	<b>9 digits</b> , includes 2 decimal places (includes the decimal point)
M	Last Disbursed Date	8	90-99	CCYYMMDD
N	Date Opened	8	101-107	CCYYMMDD
O	Branch	2	109-110	2 digits
P	Corp ID	2	112-113	2 digits
Q	Next Repricing Date	8	115-122	CCYYMMDD
R	Last Repricing Date	8	124-131	CCYYMMDD

<b>S</b>	Rate Change Frequency	2	133-134	2 digits
<b>T</b>	Lifetime Ceiling	5	136-140	5 digits (no decimal point)
<b>U</b>	Lifetime Floor	5	142-146	5 digits (no decimal point)
<b>V</b>	Decimal periodic Maximum Change	5	148-152	5 digits, includes 2 decimal places (no decimal point)
<b>W</b>	Decimal periodic Minimum Change	5	154-158	5 digits, includes 2 decimal places (no decimal point)
<b>X</b>	Original Date	8	160-167	CCYYMMDD
<b>Y</b>	Original Interest Rate	5	169-173	5 digits, includes 2 decimal places (no decimal point)
<b>Z</b>	Original Balance	9	175-183	<b>9 numbers</b> , includes 2 decimal places (no decimal point)
<b>1</b>	Participation Percentage	5	185-189	5 digits, includes 3 decimal places (no decimal point)
<b>2</b>	Participation Status	1	191	1 character
<b>3</b>	Loan Purpose Code	2	193-194	2 characters

## File Key – GLMATLN – FEP (changes included in red)

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-30	11 digits, includes 2 decimal places (includes decimal point), 1 space for negative symbol
E	Interest Rate	6	32-37	5 numbers, includes 3 decimal places (includes the decimal point)
F	Variable Rate Code	3	39-41	3 digits
G	Maturity Date	8	43-50	CCYYMMDD
H	Balloon Date	8	53-59	CCYYMMDD
I	Scheduled Payment Amount	11	61-72	11 digits, includes 2 decimal places (includes the decimal point)
J	Payment Frequency	1	74	1 character
K	Next Payment Date	8	76-83	CCYYMMDD
L	Disbursement Amount	11	85-96	11 digits, includes 2 decimal places (includes the decimal point)
M	Last Disbursed Date	8	98-105	CCYYMMDD
N	Date Opened	8	107-114	CCYYMMDD
O	Branch	2	116-117	2 digits
P	Corp ID	2	119-120	2 digits
Q	Next Repricing Date	8	122-129	CCYYMMDD
R	Last Repricing Date	8	131-138	CCYYMMDD
S	Rate Change Frequency	2	140-141	2 digits

<b>T</b>	Lifetime Ceiling	5	143-147	5 digits (no decimal point)
<b>U</b>	Lifetime Floor	5	149-153	5 digits (no decimal point)
<b>V</b>	Decimal periodic Maximum Change	5	155-159	5 digits, includes 2 decimal places (no decimal point)
<b>W</b>	Decimal periodic Minimum Change	5	161-165	5 digits, includes 2 decimal places (no decimal point)
<b>X</b>	Original Date	8	167-174	CCYYMMDD
<b>Y</b>	Original Interest Rate	5	176-180	5 digits, includes 2 decimal places (no decimal point)
<b>Z</b>	Original Balance	11	182-192	<b>11 numbers, includes 2 decimal places (no decimal point)</b>
<b>1</b>	Participation Percentage	5	194-198	5 digits, includes 3 decimal places (no decimal point)
<b>2</b>	Participation Status	1	200	1 character
<b>3</b>	Loan Purpose Code	2	202-203	2 characters

## “Expert” ALM Certificate File

### File Key – GLMATCD – Non-FEP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
<b>A</b>	CD Application Type	6	1-6	CD-XXX (3 characters Alpha/Numeric)
<b>B</b>	Certificate Type	2	8-9	2 digits
<b>C</b>	Account Base	9	11-19	9 digits
<b>D</b>	Account Type	3	21-23	3 digits
<b>E</b>	Issue Date	8	25-32	CCYYMMDD
<b>F</b>	Maturity Date	8	34-41	CCYYMMDD
<b>G</b>	Current Balance	9	43-52	<b>9 digits</b> , includes 2 decimal places (includes decimal point)
<b>H</b>	Interest Rate	5	54-59	5 numbers, includes 3 decimal places (includes decimal point)
<b>I</b>	Branch ID	2	61-62	2 digits
<b>J</b>	Corp ID	2	64-65	2 digits

## File Key – GLMATCD – FEP (changes included in red)

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	CD Application Type	6	1-6	CD-XXX (3 characters Alpha/Numeric)
B	Certificate Type	2	8-9	2 digits
C	Account Base	9	11-19	9 digits
D	Account Type	3	21-23	3 digits
E	Issue Date	8	25-32	CCYYMMDD
F	Maturity Date	8	34-41	CCYYMMDD
G	Current Balance	11	43-54	11 digits, includes 2 decimal places (includes decimal point)
H	Interest Rate	5	56-61	5 numbers, includes 3 decimal places (includes decimal point)
I	Branch ID	2	63-64	2 digits
J	Corp ID	2	66-67	2 digits

## “Compass” ALM Loan File

### File Key – COMLNEXP – Non-FEP

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	9	18-28	<b>9 digits</b> , 2 are decimal places (includes decimal period), 1 space for negative symbol
E	Interest Rate	5	30-34	5 digits (no decimal point)
F	Variable Interest	3	36-38	3 digits (no decimal point)
G	Maturity Date	8	40-47	CCYYMMDD
H	Balloon Loan Date	6	49-64	YYMMDD
I	Scheduled Payment Amount	9	56-64	<b>9 digits</b> , includes 2 decimal places (no decimal point)
J	Loan Payment Frequency	1	66	1 character (Alpha/Numeric)
K	Accrual Code	3	68-70	3 digits
L	Next Payment Date	6	72-77	YYMMDD
M	Branch ID	2	79-80	2 digits
N	Corp ID	2	82-83	2 digits
O	Next Repricing Date	8	85-92	CCYYMMDD
P	Last Repricing Date	8	94-101	CCYYMMDD
Q	Rate Change Frequency	2	103-104	2 digits
R	Lifetime Ceiling	5	106-110	5 digits (no decimal point)

<b>S</b>	Lifetime Floor	5	112-116	5 digits (no decimal point)
<b>T</b>	Decimal periodic Ceiling	5	118-122	5 digits (no decimal point)
<b>U</b>	Decimal periodic Floor	5	124-128	5 digits (no decimal point)
<b>V</b>	Origination Date	8	130-137	CCYMMDD
<b>W</b>	Original Interest Rate	5	139-143	5 digits, includes 2 decimal places (no decimal point)
<b>X</b>	Original Balance	9	145-155	<b>9 digits</b> , includes 2 decimal places (includes decimal point), room for negative sign if needed
<b>Y</b>	Participation Percentage	5	157-161	5 numbers, 3 are decimals (no decimal point)
<b>Z</b>	Loan Status	1	163	1 character
<b>1</b>	Payment Type	1	165	1 character
<b>2</b>	Non-Accrual Indicator	1	167	1 character
<b>3</b>	Purpose Code	1	169-170	1 characters



## File Key – COMLNEXP – FEP (changes included in red)

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-30	11 digits, 2 are decimal places (includes decimal period), 1 space for negative symbol
E	Interest Rate	5	32-36	5 digits (no decimal point)
F	Variable Interest	3	38-40	3 digits (no decimal point)
G	Maturity Date	8	42-49	CCYYMMDD
H	Balloon Loan Date	6	51-56	YYMMDD
I	Scheduled Payment Amount	11	58-68	11 digits, includes 2 decimal places (no decimal point)
J	Loan Payment Frequency	1	70	1 character (Alpha/Numeric)
K	Accrual Code	3	72-74	3 digits
L	Next Payment Date	6	76-81	YYMMDD
M	Branch ID	2	83-84	2 digits
N	Corp ID	2	86-87	2 digits
O	Next Repricing Date	8	89-96	CCYYMMDD
P	Last Repricing Date	8	98-105	CCYYMMDD
Q	Rate Change Frequency	2	107-108	2 digits
R	Lifetime Ceiling	5	110-114	5 digits (no decimal point)
S	Lifetime Floor	5	116-120	5 digits (no decimal point)

<b>T</b>	Decimal periodic Ceiling	5	122-126	5 digits (no decimal point)
<b>U</b>	Decimal periodic Floor	5	128-132	5 digits (no decimal point)
<b>V</b>	Origination Date	8	134-141	CCYYMMDD
<b>W</b>	Original Interest Rate	5	143-147	5 digits, includes 2 decimal places (no decimal point)
<b>X</b>	Original Balance	11	149-161	11 digits, includes 2 decimal places (includes decimal point), room for negative sign if needed
<b>Y</b>	Participation Percent	5	163-167	5 numbers, 3 are decimals (no decimal point)
<b>Z</b>	Loan Status	1	169	1 character
<b>1</b>	Payment Type	1	171	1 character
<b>2</b>	Non-Accrual Indicator	1	173	1 character
<b>3</b>	Purpose Code	1	175-176	1 characters

## “Compass” ALM Certificate File

### File Key – COMCDEXP – Non-FEP

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
<b>A</b>	Account Base	9	1-09	9 digits
<b>B</b>	Account Type	3	11-13	3 digits
<b>C</b>	CD Application Type	3	15-17 (18 and 19 are both spaces)	3 characters
<b>D</b>	Current Balance	9	20-28	<b>9 digits</b> , includes 2 decimal places (no decimal point)
<b>E</b>	Interest Rate	5	30-34	5 digits, includes 3 decimal places (no decimal point)
<b>F</b>	Term/Number of Days	4	37-40	4 digits
<b>G</b>	Maturity Date	6	42-47	YYMMDD
<b>H</b>	Certificate Type	2	49-50	2 digits
<b>I</b>	Branch ID	2	52-53	2 digits
<b>J</b>	Corp ID	2	55-56	2 digits

## File Key – COMCDEXP – FEP (changes included in red)

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-09	9 digits
B	Account Type	3	11-13	3 digits
C	CD Application Type	3	15-17 (18 and 19 are both spaces)	3 characters
D	Current Balance	11	20-30	11 digits, includes 2 decimal places (no decimal point)
E	Interest Rate	5	32-36	5 digits, includes 3 decimal places (no decimal point)
F	Term/Number of Days	4	39-42	4 digits
G	Maturity Date	6	44-49	YYMMDD
H	Certificate Type	2	51-52	2 digits
I	Branch ID	2	54-55	2 digits
J	Corp ID	2	57-58	2 digits