Working With AIRES and CU*BASE

(The Automated Integrated Regulatory Examination System)

INTRODUCTION

One of the greatest strengths of the CU*BASE software system is its ability to allow a credit union to develop an individual approach to the day-to-day management issues of a credit union. Whether the management team would rather analyze the credit union database through a **financial statement** style or through a **subsidiary ledger** approach, the credit union leader can select both the style and the extent to which either are used.

The NCUA examination tool AIRES (Automated Integrated Regulatory Examination System) attempts to standardize an approach to data in its examination process. It is important that credit union leaders understand how their credit union's organizational codes translate into the AIRES procedure. To do so, CU*BASE allows each credit union to verify and inquire on the information presented to the auditor, and to use the AIRES information as a tool throughout the year.

The following tools are presented by CU*BASE:

- **Configuration of AIRES Insider Codes -** Using the CU*BASE Employee Type Codes system to translate to AIRES Insider codes. *See Page 4 for details.*

- **Gathering Product Configuration Data for Examiners** - Tips on reports and configuration screens you can print to provide examiners with required product codes. *See Page 6 for details.*

- **Creating an AIRES File -** This system creates the files that can be reviewed on-line, and will later be used for downloading to the examiner's PC from a CU*BASE user's PC. Files can be created for any month using month-end files, and you may choose to exclude member name and SSN if desired. *See Page 8 for details.*

- **AIRES File Download Procedures** - The actual preparation and downloading of information from the CU*BASE user's PC to the

examiner's PC is a process that depends to an extent on the abilities and desires of the independent examiner. This booklet describes downloading the file to a PC format which can be transmitted on a diskette or via email to your examiner. *See Page 15 for details.*

- **AIRES Management Inquiry -** This system allows the CU*BASE user to inquire on individual records selected for the AIRES examination file. This system also allows the CU*BASE user to analyze key differences between the standard CU*BASE coding system and those reported through the AIRES codes. *See Page 9 for details.*

If you wish CU*Answers to perform the file creation and download process for you, please contact a Client Service Representative. Some credit unions may also qualify for delivery of AIRES information directly to an examiner. For either service, a small processing fee will apply.

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REQUIREMENTS FOR PRODUCT IDENTIFICATION

Prior to August, 2003, AIRES codes were assigned to credit union products as part of the various configuration features, and those codes were included on the AIRES downloaded file. Based on regulations outlined in **NCUA Letter No. 03-CU-05** dated April, 2003, these codes no longer apply. Credit unions are now responsible for providing a list of products to examiners in addition to the AIRES files themselves.

Therefore, CU*BASE product configurations (Share Dividend Applications, Certificate Products, and Loan Categories and loan Purpose Codes) no longer contain any AIRES-related control fields.

> **See Page 6 for details on providing information about your loan and savings products to your examiner.**

AIRES Insider Codes are still used in connection with CU*BASE Employee Type codes to flag accounts belonging to employees and directors. (See Page 4 for details.)

For AIRES files created after August, 2003, the following new fields began being populated, in addition to the standard fields:

AIRES Share Records	AIRES Loan Records
Certificate Date Granted	Credit Score*
Certificate Maturity Date	Number of Remaining Payments
Dividend Rate	Loan Collateral Code**
Date of Last Activity	
Share Amount Frozen	

*We will populate the *Credit Score* field if a credit score has been recorded on the loan account. Be sure to explain to your examiner if you do not receive credit scores from your bureau, or if for some reason you do not link credit reports to your loan accounts in CU*BASE.

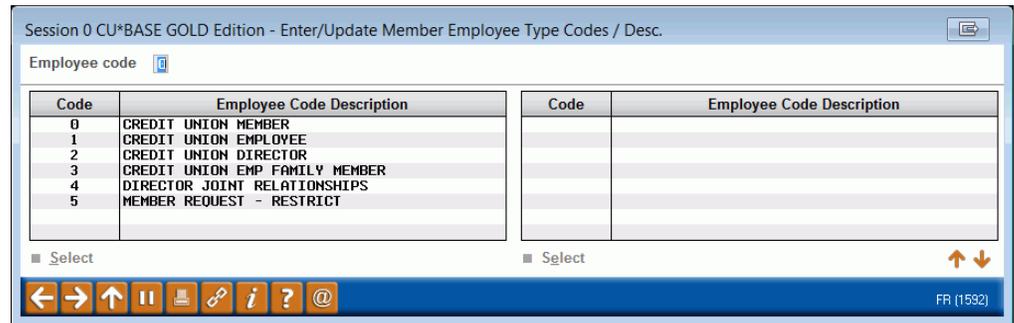**We will populate this with your credit union's configured Collateral Type codes, for loans that have collateral. Only the code for the first collateral item will be reported.

> *NOTE: Only those new fields that were marked "critical" in the NCUA specs (NCUA Letter No. 03-CU-05 dated April, 2003) are populated. Other fields were added per the NCUA specs in order to make the file format correct, but will not contain any data.*
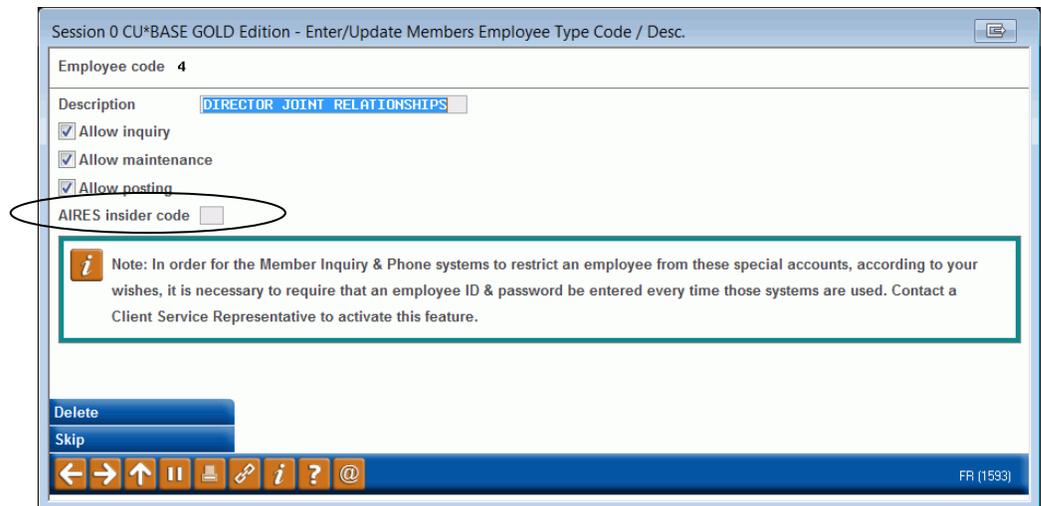
CONFIGURING "INSIDER" CODES

CU*BASE Employee Type codes are used to monitor accounts belonging to employees and directors. In order for NCUA examiners to analyze data using the AIRES system, a set of "Insider Codes" have been developed and should be configured to alert examiners of these special accounts.

"Member/Employee Type" on the General Configuration 1 (MNCNFC) menu, Screen 1

Session 0 CU*BASE GOLD Edition - Enter/Update Member Employee Type Codes / Desc.

Employee code 0

Code	Employee Code Description	Code	Employee Code Description
0	CREDIT UNION MEMBER		
1	CREDIT UNION EMPLOYEE		
2	CREDIT UNION DIRECTOR		
3	CREDIT UNION EMP FAMILY MEMBER		
4	DIRECTOR JOINT RELATIONSHIPS		
5	MEMBER REQUEST - RESTRICT		

■ Select   ■ Select

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Screen 2

Session 0 CU*BASE GOLD Edition - Enter/Update Members Employee Type Code / Desc.

Employee code 4

Description   DIRECTOR JOINT RELATIONSHIPS
☑ Allow inquiry
☑ Allow maintenance
☑ Allow posting
AIRES insider code ▢

Note: In order for the Member Inquiry & Phone systems to restrict an employee from these special accounts, according to your wishes, it is necessary to require that an employee ID & password be entered every time those systems are used. Contact a Client Service Representative to activate this feature.

Delete
Skip

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Enter the equivalent AIRES Insider Code (listed below) for this employee type. Use Enter to record the change and return to the first screen. Repeat for all configured Employee Type Codes.

> *You may use the same AIRES Employee Type Code for more than one of your own employee types as necessary.*

AIRES INSIDER CODES

Code	Description
D	Director
SC	Supervisory Committee
CC	Credit Committee

Code	Description
DR	Director Relative
CD	Committee Relative
ER	Employee Relative
DB	Director Business
CB	Committee Business
EB	Employee Business
O	Other

Because the NCUA does not have a specific insider code for employee accounts, you may use either "EB" (Employee Business) or "O" (Other) for those account types.

ASSIGNING EMPLOYEE TYPE CODES

Employee Type codes can be assigned at the time the membership is opened, or later using the Update Membership Information feature:

"Update Membership Information" on the Update Functions 1 (MNUPDT) menu

GATHERING PRODUCT CONFIGURATION INFORMATION FOR EXAMINERS

Along with the AIRES files themselves, you must provide your examiner with a list of savings, certificate and loan products to match against the account records being reported. This should be in whatever format your examiner requests. Following are CU*BASE reports you may find helpful:

FOR SHARE DIVIDEND APPLICATIONS

"Print Share Div Config Report" on the Configuration Functions (MNCNFX) menu

```
4/02/12  14:36:39                           TEST CREDIT UNION                      LSYSDV              PAGE    1
   RUN ON 4/02/12                        DIVIDEND CONFIGURATION REPORT                               USER KARENS

                DIV QUA                    RPT LIAB  EXPNS ACCRL  MIN
SHARE          DIV CLC DIV START  NEXT PAY TO  GL    GL    GL    PEN PLT PAY --- BALANCE RANGE ---        EFF    NEW  EFF
TYPE       APL APL TYP PRC DIV DATE DIV DATE IRS ACCT# ACCT# ACCT# COD DIV FRQ     LOW      HIGH    RATE  DATE  RATE DATE
Date

CHRISTMAS  SH  CC  S       9/30/01  9/30/02  Y  90300 38103 85403  X   N   A    3500.00   5000.00  2.00 8/12/09
                                                                                5000.01 9999999.99  .25

CHECKING   SD  CK  S       2/01/02  2/28/02  Y  90200 38102 85402      N   M       .00               .00

EDUCATION  IR  ED  S     11/30/01 12/31/01  N  90606 38114 85414      N   M       .00               .00 10/02/07

TRADITIONA IR  IR  S     11/30/01 12/31/01  Y  90600 38106 85406      N   M       .00              3.12  9/11/11

AUTO LEASE SH  LE  S       9/30/01 12/31/01  Y  90112 38112 85412      N   Q     500.00   7499.99  .25 10/12/08
                                                                                7500.00  24999.00  .50 10/12/08
                                                                                5000.00 9999999.00 1.00 10/12/08

ROTH CONVE IR  RC  S     12/08/98 11/30/98  N  90603 38109 85409      N   M       .00              3.00 10/10/12
```

FOR CERTIFICATE TYPES

"Print CD Configuration Report" on the Configuration Functions (MNCNFX) menu

```
6/08/12  15:26:04                          TEST CREDIT UNION                      LCDCFG              PAGE    1
   RUN ON 6/08/12                    CERTIFICATE PRODUCT CONFIGURATION REPORT                       USER KARENS
                                           AS OF  6/08/12

 Corporate ID -  01 TEST CREDIT UNION

 CD APPLICATIONS

 APPL                           DIV PMT  DIV CALC  FIRST DIV   ACCOUNT TYPE    AIRES SHARE
   TYP  DESCRIPTION             FREQ       TYPE      PMT       LOW    HIGH     TYPE CODE

   CD   CD'S PAID MONTHLY - 6 MONTHS   M       C         I        30     39      CRT
   CE   CD'S PAID MONTHLY - ONE YEAR   M       C         I        40     49      CRT
   ED   EDUCATION IRA CERT            M       C         I        80     89      CRT
   IR   IRA CERTIFICATE               M       C         I        50     59      CRT
   RC   ROTH CONV IRA CERT            M       C         I        70     79      CRT
   RT   ROTH IRA CERTIFICATES         M       C         I        60     69      CRT


 CD TYPES

 CD   CD                       BUMP   -LENGTH- ----PENALTY----  ----GENERAL LEDGER----    ADD LAST
 TY CO APL IRA DESCRIPTION     TIMES  DAYS MON CODE DAYS GRACE   CERT PNLTY ACCR  EXP IRS $ FORM

 01 01 CD     6-11 MO. CERTIFICAT 00      6  L   90   10     90130 38130 85430 38130  Y  Y CD01
 02 01 CE     12-23 MO.CERTIFICAT 00     12  L   90   10     90140 38140 85440 38140  Y  Y CD02
 03 01 CE     24-35 MO.CERTIFICAT 00     24  L   90   10     90150 38150 85450 38150  Y  Y CD03
 04 01 CE     3 YEAR CERTIFICATE  00     36  L   90   10     90160 38160 85460 38160  Y  Y CD04
 11 01 IR  I  12-23 MO. IRA CD    00     12  L   90   10     90601 38107 85407 38107  N  Y CD11
 12 01 IR  I  24-35 MO. IRA CD    00     24  L   90   10     90601 38107 85407 38107  N  Y CD12
 13 01 IR  I  3 YEAR IRA CD       00     36  L   90   10     90601 38107 85407 38107  N  Y CD13
 21 01 RT  I  12-23 MO.ROTH IRA C 00     12  L   90   10     90604 38110 85410 38110  N  N CD21
```

FOR LOAN PURPOSE CODES

"Purpose Code Configuration" on the Loan Product Configuration (MNCNFB) menu

NOTE: Click *Print List* (F14) in CU*BASE GOLD; the report will print after you exit the configuration screen.

```
 8/06/03                              CU*BASE TEST CREDIT UNION (CU)                              Page    1
10:24.38                             Loan Purpose Code Information Report                         ULNTYP
              Purpose                                        Abbreviated    Credit Bureau         Last
   Status      Code      Full Description                    Description    Account Type          Maint
   ------     -------    ------------------------------      ------------   ------------         --------
   ACTIVE       01       SHARE SECURED                       SHARE SECURED      02               10/28/96
   ACTIVE       02       AUTO LOAN                           AUTO LOAN          00                1/27/03
   ACTIVE       03       RECREATIONAL VEHICLE                REC VEHICLE        11                1/05/97
   ACTIVE       04       PERSONAL                            PERSONAL           31               10/28/96
   ACTIVE       05       BOAT                                BOAT               11               10/28/96
   ACTIVE       06       CD SECURED                          CD SECURED         02               10/28/96
   ACTIVE       07       OVERDRAFT LOC                       OVERDRAFT LOC      01               10/28/96
   ACTIVE       08       HOME IMPROVEMENT                    HOME IMPROVEMNT    04               10/28/96
   ACTIVE       09       CONSTRUCTION                        CONSTRUCTION       04               10/28/96
   ACTIVE       10       REVOLVING                           REVOLVING          01               10/28/96
   ACTIVE       11       STUDENT LOAN                        STUDENT LOAN       12               10/28/96
   ACTIVE       12       HOME EQUITY                         HOME EQUITY        89               10/28/96
   ACTIVE       13       3 YEAR BALLOON RE                   3 YEAR BALL MTG    26                2/11/03
```

FOR LOAN COLLATERAL CODES

"Collateral Type Configuration" on the Loan Product Configuration (MNCNFB) menu

NOTE: Click the Print Screen icon (printer icon) at the top of the CU*BASE GOLD screen to print an image of the screen. You may need to scroll down and take a print screen of the following screen as well.

Future development will add a *Print List* (F14) that will print the report shown below.
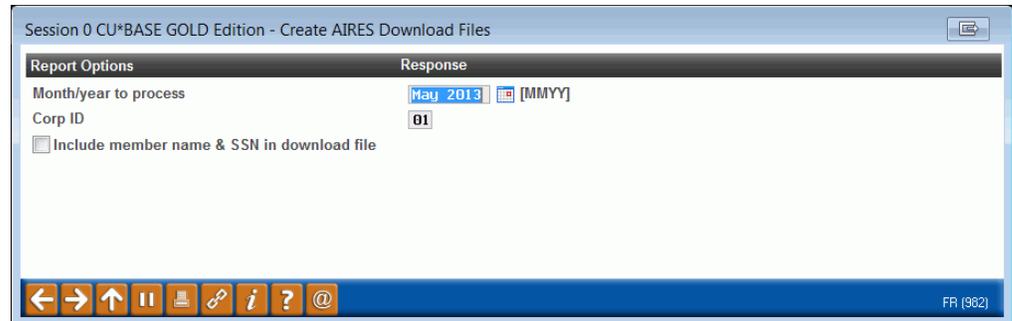
```
 8/15/03                              CU*BASE TEST CREDIT UNION (CU)                              Page
13:07.58                             Collateral Type Information Report                          ULNCLT

                                                                                          Last
   Status       Type     Collateral Description           Definition Type                 Maint
   --------     ----     ------------------------------   ---------------                --------
   ACTIVE                UNKNOWN COLLATERAL               Other                           3/27/96
   ACTIVE        A       AUTO COLLATERAL                  Vehicle                         3/13/96
   ACTIVE        B       BONDS COLLATERAL                 Other                           3/13/96
   ACTIVE        C       CD SECURED                       Other                           3/13/96
   ACTIVE        G       DURABLE GOODS COLLATERAL         Other                           3/13/96
   ACTIVE        M       MORTGAGE COLLATERAL              Real Estate                     6/27/03
   ACTIVE        O       OTHER/ MISC                      Other                           6/25/97
   ACTIVE        R       REAL ESTATE                      Real Estate                     6/27/03
   ACTIVE        S       SHARE SECURED LOAN               Other                           3/13/96
   ACTIVE        V       RV                               Vehicle                         3/13/96

                Total number of collateral records     10
```

CREATING AND VIEWING AN AIRES FILE

CREATING AN AIRES FILE

The first step in using the AIRES files for management review or download to an examiner is to actually generate the files from your CU*BASE database.

"Create AIRES Files" on the File Transfer/Audit Functions (MNFILE) menu

Session 0 CU*BASE GOLD Edition - Create AIRES Download Files	
Report Options	**Response**
Month/year to process	May 2013 [MMYY]
Corp ID	01
☐ Include member name & SSN in download file	

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AIRES files can be created for any previous month for which there are month-end files. (As usual, it may be necessary to contact your CU*BASE representative in order to use month-end files from a previous month. There is a nominal charge if this service is required.) **Keep in mind, however, that only one set of AIRES files can exist at one time.** In other words, if you create files for June, any existing files from a different month will be replaced by the new June file.

> *If you are preparing the files to be reviewed by credit union staff, you may wish to include member name and Social Security number along with the account data. When preparing files for download to an examiner, depending on your examiner requirements, you may choose to exclude this information to protect member privacy.*

Use Enter to begin creation of the files. CU*BASE will run through your member share and loan files and extract key information required by the AIRES system.

Several files are actually created, including the following:

AIRESSH	Contains share account information, formatted for viewing using the "View AIRES Files" feature (see Page 9 for details). In this file, there are two fields that both contain the Dividend Application or CD Type code: SHASTC and SHDIVA.
AIRESLN	Contains loan account data, formatted for viewing using the "View AIRES Files" feature. In this file, both the LNALPC and LNPURP fields contain the Purpose Code; the LNALTC field contains the Loan Category code.
AIRESSHDN	Contains share account information, formatted for downloading to a

	PC (see Page 15).
AIRESLNDN	Contains loan account data, formatted for downloading to a PC.

The process is usually very quick, depending on the size of your member files. When done, use the "View AIRES File" option (described below) to look at the contents of the file.

VIEWING AIRES FILE DATA

"View AIRES Files" on the File Transfer/Audit Functions (MNFILE) menu or "AIRES File Review" on the Management Review of Key Configurations (MNCNGMC) menu

Use *Share Summary* **(F11)** To view a summary of all share accounts. See Page 11 for a sample.

Use *Loan Summary* **(F12)** to view a summary of all loan accounts. See Page 11 for a sample.

This is the first of several screens used to view the results of the share and loan data download prepared by CU*BASE for the AIRES system. This feature is used not only to review data before it is sent to an examiner, but can be a very valuable analysis tool for credit union leadership to monitor your share and loan portfolio.

Notice the *Type* code at assigned to each record: "**S**" represents a Share type account (including certificates), and "**L**" represents a Loan account.

To view details about a specific account, select the account and use Select.

> To search for a specific name, use the Search For field to enter one or more characters of the member's name. Use Enter to scroll the list to the first item which matches.

Depending on the type of account selected, one of the following two windows will appear, showing account details.

Sample of the Share Account Detail window:

Sample of the Loan Account Detail window:

> *NOTE: The samples above show member name and SSN/TIN fields; these fields will be omitted if requested when the files are being created (see Page 6).*

"Share Summary" (F11)

AIRES Share Summary

CD Type/Share Div Apl	Description	Balance
BC	BUSINESS CLUB	11,150.53
BS	BUSINESS/ORG SAVINGS	9,119,370.59
BU	BUSINESS CHECKING	723,543.20
CC	CHRISTMAS CLUB	433,103.36
CK	REGULAR CHECKING	10,499,760.46
EC	ESCROW	1,731,799.89
ED	COVERDELL SHARES	17,745.19
ES	EDUCATION SAVINGS	30,413.08
ET	ETA	0.00
FA	ESCROW FANNIE MAE	396,123.74
FC	FCU ESCROW	96,395.74
FE	SAFE N EASY CHECKING	578,175.01
FM	ESCROW FREDDIE MAC	11,608.23
GS	GROWTH SAVINGS I	14,582,141.16
GT	GROWTH SAVINGS II	12,163,316.24
GU	GROWTH SAVINGS III	10,695,036.87

228,014,188.11

This screen summarizes share accounts by share Dividend Application and Certificate Type code. It is used primarily to see a total balance for all share type accounts.

"Loan Summary" (F12)

AIRES Loan Product Summary   Sorted by Loan Type

Purpose Code	Description	Loan Category Code	Description	Balance
34	MISCELLANEOUS	PD	GOOD MONEY LOAN	16,850.75
08	MOBILE HOME	01	SECURED CL END	564,896.30
10	AUTO REPAIR	01	SECURED CL END	10,991.45
34	MISCELLANEOUS	01	SECURED CL END	25,162.35
77	TRAVEL TRAILER	01	SECURED CL END	56,487.10
82	REWRITE	01	SECURED CL END	25,401.12
85	BUSINESS	01	SECURED CL END	10,101.98
86	BUSINESS PURPOSE	01	SECURED CL END	642,381.68
30	ADULT EDUCATION	02	OLD STDNT LOAN	67,255.36
01	NEW AUTO	03	SHARE PLEDGE LN	8,695.54
02	USED AUTO	03	SHARE PLEDGE LN	77,384.65
05	APPLIANCES	03	SHARE PLEDGE LN	499.72
07	BOAT/MOTOR	03	SHARE PLEDGE LN	56,343.58
08	MOBILE HOME	03	SHARE PLEDGE LN	12,600.42
11	INCOME TAX	03	SHARE PLEDGE LN	2,348.78
15	CURRENT LIVING EXPEN	03	SHARE PLEDGE LN	24,309.36

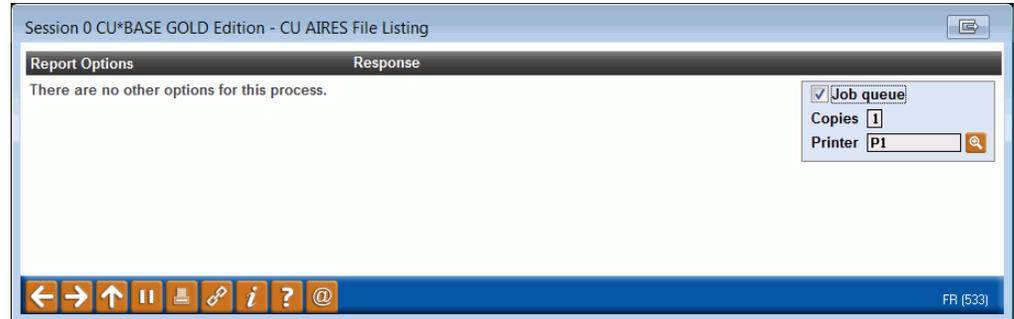317,689,039.88

After sorting by Purpose:

This screen summarizes loan accounts by Loan Purpose Code. This is used primarily to see a total balance for all loan type accounts. Notice when you click the header at the top of the Purpose Code column to sort by Purpose, you can reorganize the list by purpose code designation (selected in the image above).

PRINTING AN AIRES FILE LIST

This option is available if you wish to generate a printed list showing the contents of the AIRES loan and share files. Two reports are generated: one for loans and the other for share accounts.

> **IMPORTANT:** In order for this list to print, you must first view the AIRES files (*View Aries File* on the File Transfer/Audit Functions (MNFILE) menu), which generates a combined file used for the report printing function.

"List AIRES Files" on the File Transfer/Audit Functions (MNFILE) menu

Session 0 CU*BASE GOLD Edition - CU AIRES File Listing	
Report Options	**Response**
There are no other options for this process.	☑ Job queue
	Copies 1
	Printer P1

FR (533)

Report Samples

```
1/31/08   9:05.49                          CU*BASE CREDIT UNION                              LAIRLN
                                        AIRES Loan Listing  1/31/08

                         Loan                 Purpose               Interest  APR  Insdr
Account No.  Name        Type   Loan Payment   Code   Term  Freq      Rate    Code Code             Balance

  25378-690  A BUSINESS                597.45    86    051    M      11.750    VR                 19,915.71
 558770-890  ANOTHER BUSINESS          165.00    36    051    M                FR                  8,272.43
  25127-611  ABBENANTE MARK K          339.80    02    061    M       5.650    FR                 13,448.54
  14138-610  MEMBER BOBBI L            524.62    02    073    M       8.390    FR                 16,497.54
  14138-645  MEMBER BOBBI L            162.04    40    063    M      11.140    FR                  6,635.54
  14138-811  MEMBER BOBBI L             97.00    36    051    M                FR                  3,208.43
             Total Accounts  2,421   414,882.09*                                              10,428,309.95
```

```
1/31/08   9:05.50                          CU*BASE CREDIT UNION                              LAIRSH
                                        AIRES Share Listing  1/31/08

                                    Share
Account No.  Name                   Code       Balance

  27333-000   MEMBER MATTHEW L        SH         100.72
  31700-000  A BUSINESS INC           SH           5.00
  31700-110  ABC ENTERPRISES INC      2I         698.39
 565500-000  ABC INDUSTRIES           SH          10.00
 565500-001  ABC INDUSTRIES           BS            .00
 565500-110  ABC INDUSTRIES           SD      10,694.09
  25378-000  A BUSINESS INC           SH           5.00
  25378-001  A BUSINESS INC           BS           3.59
  25378-110  A BUSINESS INC           2S         238.67-
```

DELETING AN EXISTING AIRES FILE

As stated before, only one set of AIRES files is actually stored at a time; new files being created will overwrite any existing files. Occasionally, you may experience difficulty creating a new AIRES file due to a problem with overwriting an existing file. If this occurs, simply use the "Delete AIRES Files" option to remove the old files, then proceed with creating a new set.

Although this option is not usually necessary, you may choose to delete old files each time you intend to create new ones, just to avoid potential errors. (Self-processing credit unions may also choose to delete View files to save disk space, retaining the downloaded files for examiner use.)

"Delete AIRES Files" on the File Transfer/Audit Functions (MNFILE) menu
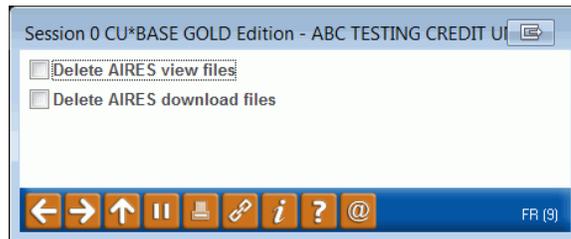
The first option deletes the AIRESSH and AIRESLN files formatted for viewing in CU*BASE, along with their respective summaries. The second option deletes the AIRESSHDN and AIRESLNDN files formatted for downloading to a PC.

In most cases, it is best to delete both sets of files at the same time. Check the checkboxes for both and use Enter to clear the files. Then use **Create AIRES Files** on the File Transfer/Audit Functions (MNFILE) menu (see Page 8) to create a new set of files for the desired month-end.

DOWNLOADING THE AIRES FILES TO A PC

> IMPORTANT: The following are specific instructions about downloading the AIRES Files to a PC for the purpose of delivering them to an examiner. **Your CU*BASE User ID must have special security privileges in order to perform these steps.** Please refer to the separate booklet, "File Transfers: Downloading Data from iSeries to PC" for details about the security requirements for processing file transfers.

1. Select ***File Download (AS400 to PC)*** on the File Transfer/Audit Functions (MNFILE) menu.

Substitute your correct system name based on which iSeries you use.

Substitute your credit union's two-character ID for the "CU" in this example.

If you do not have a folder on your C: drive called AIRES, you may create one using Windows Explorer, or substitute any drive and/or folder name you wish.

See the booklet, "File Transfer: Downloading Data from iSeries to PC" for additional tips.

2. Use the following settings to download the AIRES Share File:

| Field Name	Description
iSeries	These settings refer to where the data is coming from.
System name	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read PROD.CUANSWERS.COM and should not be changed. • NOTE: For CU*Northwest clients use PROD.CU-NORTHWEST.com and for CU*South clients use CUSOUTH.CUBASE.org
File name	Enter your credit union's file library name, a forward slash, then the word "AIRESSHDN" Filexx/AIRESSHDN *Replace the letters xx in the example above with your credit union's two-character credit union ID.*

Field Name	Description
PC	These settings refer to where the data is going.
Output device	This setting controls the format in which the data will be downloaded. Click [▾] and choose File.
File name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the following sample: C:\AIRES\SHARExx.01 *Replace the letters xx in the example above with your credit union's two-character credit union ID.*

2. From the **File** menu, choose ***Properties***.
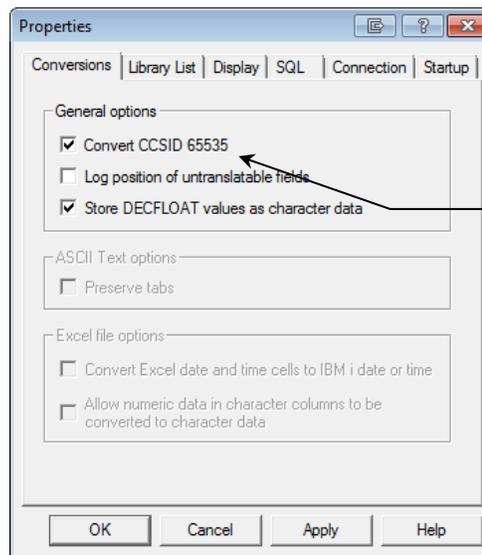
This option <u>must</u> be selected in order for the file to be in the correct format for use on the PC.

4. Be sure that the *Convert CCSID 65535* is selected, then click *OK*.

5. Choose ***Transfer data from AS/400*** to begin the transfer process. When done, a message will appear showing the number of records in the file. Choose OK.
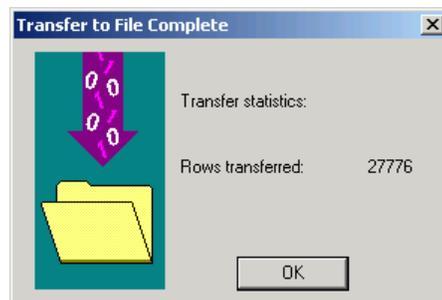
6. Process another transfer, this time to download the AIRES Loan file:

> AS/400
>> System name: ***Enter appropriate system name here***
>> File Name: **FILE*xx*/AIRESLNDN**
>
> PC
>> Output device: **File**
>> File name: **C:\AIRES\LOAN*xx*.01**   *(or your designated drive and folder)*

> (NOTE: For the *xx*, substitute your credit union's two-character ID.)

7. Choose ***Transfer data from AS/400*** to begin the transfer process. When done, a message will appear showing the number of records in the file. Choose OK.

8. Use the ☒ Close button to close the data transfer session and return to the CU*BASE menu.

    You may be asked if you wish to save the transfer request. If this is a transfer you plan to perform often, choose ***Yes***. Enter a name for the transfer request, then choose ***Save***. The request will be saved and the CU*BASE menu will reappear. The next time you perform a transfer, use File, Open, to open this request again and all of the settings will be filled in automatically, ready to perform the transfer.

    > *See the booklet, "File Transfers: Downloading Data from iSeries to PC" for additional hints and details.*

The files can now be copied to diskette or attached to an email message to your examiner, according to his or her instructions. See the following page for information about compressing a file if it is too large to fit on a standard diskette.

- **NOTE:** The file is already tab delimited at download. Use File|Open in Excel, then browse to the file to open it. In the text import wizard, choose the Delimited option (not the fixed width option). See images below:

    Screen 1
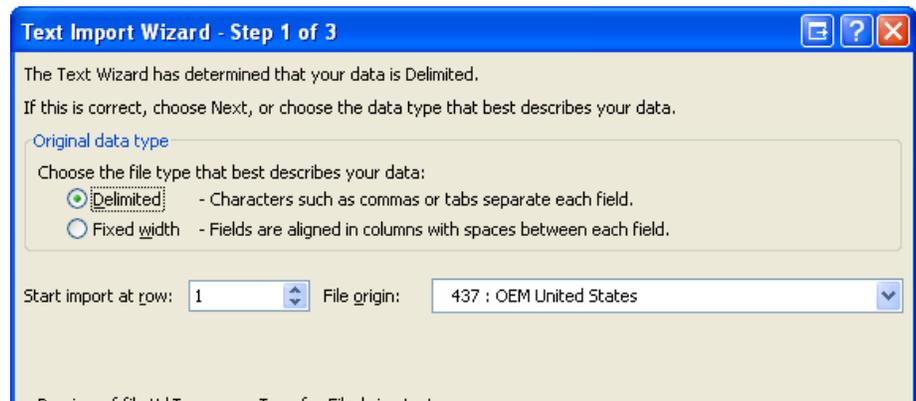
Screen 2
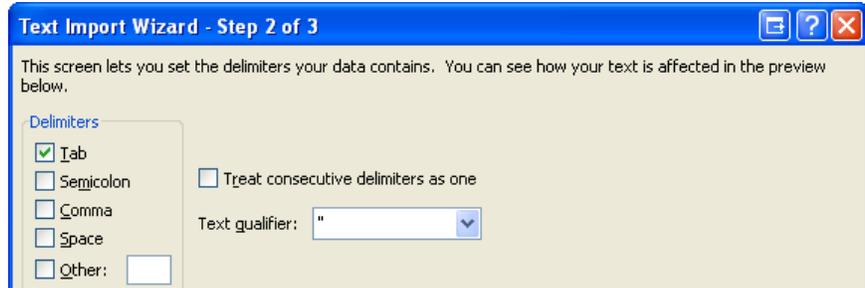
COMPRESSING AIRES FILES

If the downloaded files are too large to fit on a standard diskette, you may wish to use software such as WinZip to compress each file to a smaller size. This can also be helpful if you plan to email the files to your examiner, because some email systems will not accept files over a certain size.

Following are some basic instructions for compressing an AIRES file using WinZip 7.0. Refer to your specific software help and instruction manuals for additional information.

1. Using Windows Explorer, locate the AIRES files that were downloaded in the previous steps.
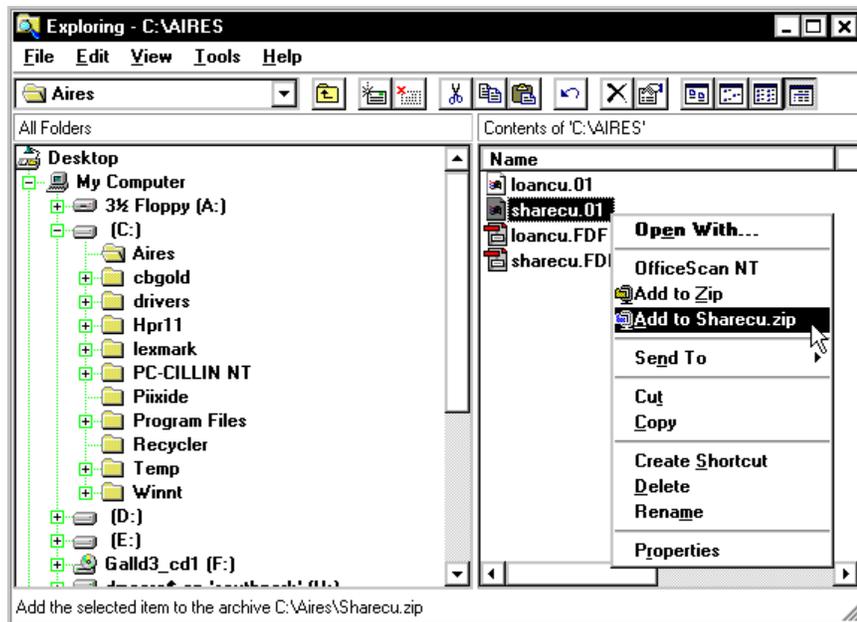
2. To compress the share account file, right-click on the **share*xx*.zip file** and choose **Add to share*xx*.zip** (your credit union's two-character ID will appear in place of the *xx*).

3. To compress the loan account file, right-click on the **loan*xx*.zip file** and choose **Add to loan*xx*.zip** (your credit union's two-character ID will appear in place of the *xx*).

When copying files to a diskette or sending them via email, use the **share*xx*.zip** and **loan*xx*.zip** files (which will be considerably smaller) instead of the files that were downloaded from CU*BASE.

AIRES FILE TRANSLATION TABLE

Share File Layout

NCUA Field Name	File AIRESLN Field Name	Field Length	CU*BASE File	CU*BASE Field
Account Number				
Account Number	SHDACNO	20	MEMBER1-4	ACCTBS/ACTTYP
Member's Name	SHDNAME	30	MASTER	FNAME/LNAME/MIDIN
Address	SHDADD1	30	MASTER	ADDR1
City	SHDCITY	15	MASTER	CITY
State	SHDSTAT	2	MASTER	STATE
Zip	SHDZIPC	9	MASTER	ZIPCD
Other Street Address	SHDADD2	30	MASTER	ADDR2
Current Balance (Share Balance)	SHDCBAL	14	MEMBER1-4	CURBAL
Share Type Code	SHDASTC	5	MEMBER1-4	DIVAPL
Social Security Number (SSN)	SHDSSNO	12	MASTER	SSN
Creation Date	SHDCRDT	10	MEMBER1-4	OPENDAT
Maturity Date	SHDMTDT	10	MEMBER3	MATDAT
Dividend Rate	SHDDVRT	7	MEMBER1-4	?????
Last Date of Activity	SHDLACT	10	MEMBER1-4	?????
Share Amount Frozen	SHDFZAM	14	MEMBER1-4	UNCOLL/SECBAL
Last Activity Code	SHDACTC	5	HTRANS1-3	?????
Accrued Interest/Dividends	SHDAINT	14	?????	?????
Share File Maintenance Date	LNMNDT	10	MEMBER1-4	MAINT but the century is filled in based on if the year is > 40 the century is made to be 19, otherwise it is set to 20
Last File Maintenance User ID	LNMNUR	3	MEMBER1-4	EMPLID

Loan File Layout

NCUA Field Name	File AIRESLN Field Name	Field Length	CU*BASE File	CU*BASE Field
Account Number	ACCT#	12	MEMBER5/6	ACCTBS/ACTTYP
Member's Name	NAME	30	MASTER	FNAME/LNAME/MIDIN
Address	LNADD1	30	MASTER	ADDR1
City	LNCITY	15	MASTER	CITY
State	LNSTAT	2	MASTER	STATE
Zip	LNZIPC	9	MASTER	ZIPCD
Other Street Address	LNADD2	30	MASTER	ADDR2
Loan Type Code	LNALTC	5	MEMBER5/6	LNCATG
Payment Amount	LNPAYM	14	MEMBER5/6	PAYMNT unless loan is a single payment loan (LNPRFQ=p) then field ACTBL3 from MEMTRL3 is used)
Purpose Code	LNALPC	5	MEMBER5/6	LNTYPE
Loan Term	LNTERM	3	MEMBER5 only	NOPAY, field is always 0 for MEMBER 6 records
Payment Frequency Code	LNFREQ	2	MEMBER5/6	LNPFRQ
Date of Loan	LNOPDY, LNOPMO, LNOPCC, LNOPYR	8 (four 2 digit fields)	MEMBER5/6	MTHOPN, DAYOPN, YROPEN, LNOPCC = 19 if YROPEN > 40, otherwise it's 20
Original Loan Amount	LNORG$	14	MEMBER5/6	LDBBAL
Interest Rate	LNIRTE	7	MEMBER5/6	INTRAT
Interest Rate Code	LNAPRC	3	MEMBER5/6	If VARINT is 0 or blank this is set to "FR', otherwise this is set to "VR"
Current Loan Balance	LNCBAL	14	MEMBER5/6	CURBAL
Date of Last Activity	LNLTMO, LNLYDY, LNLTYR. LNLYCC	8 (four 2 digit fields)	MEMBER5/6	LSTRMO, LSTRDY, LNTCC=19 if LNLTYR > 40, otherwise it is 20LPAYYR
Last Activity Code	LNACTC	5		Not updated, will always be blank
Next Payment Due Date	LNNXMO, LNNXDY, LNNXYR, LNNXCC	8 (four 2 digit fields)	MEMBER5/6	NXPYMO, NXPYDY, NXPYYR, LNNXCC = 19, if NXPYYR > 40, otherwise it is 20
Accrued Interest	LNACCI	10	MEMBER5/6	INTDUE
Credit Limit	LNDLIM	2	MEMBER6 only	DBLIMIT, will always be zero for MEMBER5

NCUA Field Name	File AIRESLN Field Name	Field Length	CU*BASE File	CU*BASE Field
				loans
Social Security Number	LNSSO	9	MASTER	SSN
Days Delinquent	LNDDEL	4	MEMBER5/6	DLQDAY + (DLQMTH * 30)
Delinquency Counter 30-59 days	LNDTHR	3		Not used, will always be zero
Delinquency Counter 60-89 days	LNDSXT	3		Not used, will always be zero
Delinquency Counter 90-119 days	LNDNTY	3		Not used, will always be zero
Delinquency Counter 120 days+	LNDOVR	3		Not used, will always be zero
Insider Codes	LNARIC	2	MASTER	EMTYPE from MASTER is used to lookup the employee type in SYSCTL and pick up that employee type's AIRES Insider Code
Loan Officer/CC Initials	LNOFFC	3	MEMBER5/6	EMPLID
Corporation	LNCORP	2	MEMBER5/6	CORPID
Loan Purpose	LNPURP	2	MEMBER5/6	LNTYPE
Credit Score	LNRISK	3	MEMBER5/6	RISKSC
Charge Off Amount	LNCOFF	15		Not used, this will always be zero
Loan Risk Grade	LNPAPR	10	MEMBER5/6	RISKLV
Number of Remaining Payments	LNRPAY	3	MEMBER5	NOPAYL, MEMBER5 only, this will always be zero for MEMBER6 loans
Loan Collateral Code	LNCLCD	5	CLML	CLTYPE
Loan File Maintenance Date	LNMNDT	10	MEMBER5/6	MAINT but the century is filled in based on if the year is > 40 the century is made to be 19, otherwise it is set to 20
Last File Maintenance User ID	LNMNUR	3	MEMBER5/6	EMPLID
Branch Identity	LNBRNC	10	MEMBER5/6	BRANCH