

NCUA Recommended Chart of Accounts

Taken from CU*BASE GOLD Online Help

http://www.cuanswers.com/doc/gold/gold.htm#NCUA_Recommended_Chart_of_Accounts.htm

Operating Expense Accounts (200 - 300 Series)

200	Operating Expenses (Control)	286	Credit Card Program Expenses
210	Compensation	287	Service Fees on Loans Purchased
211	Salaries	289	Other Loan Servicing Expenses
212	Reimbursement to Sponsor for Services	290	Professional and Outside Services
219	Other Compensation	291	Legal Fees
220	Employee Benefits	292	Audit Fees
221	Pension Plan Costs	293	Accounting Services
222	Social Security Taxes (Employer's Share)	294	Management Consulting Fees
223	Unemployment Compensation Taxes	299	Other Professional and Outside Services
224	Other Employee Benefits	300	Provision for Loan Losses
230	Travel and Conference Expenses	301	Provision for Loan Losses—Consumer Loans
231	Employees' Travel and Conference Expenses	302	Provision for Loan Losses—Lines of Credit
232	Officers' and Directors' Travel and Conference Expenses	303	Provision for Loan Losses—Real Estate Loans
239	Other Travel Expenses	304	Provision for Loan Losses—Mobile Home Loans
240	Association Dues	305	Provision for Loan Losses—Other Loans
250	Office Occupancy Expenses	306	Provision for Unrealized Mutual Fund Losses
251	Rent	309	Other Provision for Losses
252	Maintenance of Buildings	310	Members' Insurance
253	Utilities	311	Share Insurance
254	Depreciation of Buildings	312	Life Savings Insurance
255	Amortization of Leasehold Improvements	313	Borrowers' Insurance
256	Real Estate Taxes	319	Other Members' Insurance
257	Depreciation Expense—Leased Assets	320	Federal Operating Fee
259	Other Office Occupancy Expenses	330	Cash Over and Short
260	Office Operations Expenses	340	Interest on Borrowed Money
261	Communications	341	Imputed Interest Costs
262	Rental of Furniture and Equipment	342	Other Interest on Borrowed Money
263	Maintenance of Furniture and Equipment	350	Annual Meeting Expenses
264	Stationery and Supplies	360	Truth in Lending Expense (TIL)
265	Insurance	361	TIL Reimbursement of Interest Overcharges
266	Depreciation of Furniture and Equipment	362	TIL Restitution
268	Bank Service Charges	370	Miscellaneous Operating Expenses
269	Other Office Operations Expenses	371	Unexercised Commitment Fees
270	Educational and Promotional Expenses	372	Commitment Fees on Borrowed Money
271	Advertising	380	Dividend Expenses
272	Publicity and Promotions	380.1	Regular Share Dividend Expense
279	Other Educational and Promotional Expenses	380.2	Share Draft Dividend Expense
280	Loan Servicing Expenses	380.3	Club Account Dividend Expense
282	Collection Expenses	380.4	IRA/Keogh Dividend Expense
283	Recording Fees—Chattel Lien Insurance	380.5	Share Certificate Dividend Expense
284	Credit Reports	380.6	Money Market Dividend Expense
285	Refunds—Real Estate Service Charges	380.7	Other Dividend Expense
		385	Interest on Deposits

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