



Working with AIRES and CBX

The Automated Integrated Regulatory Examination System

INSIDE THIS GUIDE:

This guide will help your credit union better understand the AIRES procedure, and what tools are available in CBX.

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Introduction

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 CU*Answers Client Services team is here to assist at any time. Find us, contact us, and learn more via [The Store](#) | [The Website](#) | [Email](#)

Configuring 'Insider' Codes

CBX Employee Type codes are used to monitor accounts belonging to employees and directors. For NCUA examiners to analyze data using the AIREs system, a set of "Insider Codes" should be configured to alert examiners of these special accounts.

Tool #517 Member/Employee (Insider) Types Config – Screen 1

Code	Employee Code Description	Code	Employee Code Description
0	CREDIT UNION MEMBER	9	HIGH RISK
1	CREDIT UNION EMPLOYEE		
2	CREDIT UNION DIRECTOR		
3	CREDIT UNION EMP FAMILY MEMBER		
4	DIRECTOR JOINT RELATIONSHIPS		
5	MEMBER REQUEST - RESTRICT		
6	MUNICIPALITY		
7	CUSO EMPLOYEE		

Tool #517 Member/Employee (Insider) Types Config – Screen 2

Employee code 0

Description CREDIT UNION MEMBER

- Allow inquiry
- Allow maintenance
- Allow posting

AIREs insider code

Delete

This configuration sets the rule for these memberships. To make exceptions to the rule, such as to allow an authorized teller to post to these accounts, use the Update Account Security feature in CU*BASE Employee Security.

Enter the equivalent AIREs Inside Code (see next page) for this employee type. Click Enter (forward arrow) to record the change and return to the first screen. Repeat this 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
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:

Tool #15 Update Membership Information

The screenshot shows the 'Update Membership-Individual' form. The 'Employee type' field is highlighted with a red box and a red arrow pointing to it. The field contains the value '0'. Other visible fields include:

- Name: [Redacted]
- Opened: Mar 15, 2026
- Branch #: 01
- Reason code: 04
- Electronic deposit hold group: 01
- Employee type: 0
- Account exec: [Redacted]
- Employee #: [Redacted]
- Department/sponsor #: [Redacted]
- Check hold status: 1
- Certification of SSN: C
- Reference: [Redacted]
- Preferred contact method: SP (Spanish Speaking)
- Mother's maiden name: TEST
- Code word: [Redacted]
- Marital status: [Redacted]
- Email address: [Redacted]

Gathering Product Configuration Information

Along with the AIREs files, 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 CBX reports you may find helpful.

For Share Dividend Applications

Tool #680 Print Share Dividend Appl Config Reports

6/09/26 11:29:35		ABC CREDIT UNION										LSYSDV		PAGE							
RUN ON 6/09/26		DIVIDEND CONFIGURATION REPORT										USER									
* = SUSPENDED																					
DIV QUA				RPT LIAB EXPNS				ACCR MIN													
SHARE	DIV	CLC	DIV	START	NEXT	PAY	TO	GL	GL	GL	PEN	PLT	PAY	---	BALANCE	RANGE	---	CHG	NEW	EFF	
TYPE	AP	APL	TYP	PRC	DIV	DATE	DIV	DATE	IRS	ACCT#	ACCT#	ACCT#	COD	DIV	FRQ	LOW	HIGH	RATE	DATE	RATE	DATE
EWEF	SH	AA	S	3/05/26	3/05/26	N							N	M	.00		.00				
BUSINESS A	SH	AB	S	3/01/26	4/01/26	Y							X	N	M	100.00		1.10	3/29/26		
ALL-IN SAV	SH	AI	S	3/01/26	4/01/26	Y							X	N	M	100.00		.99	9/01/22		
BUSINESS C	SH	BC	S	3/01/26	4/01/26	Y							X	N	M	5.00	9999.99	.10	4/01/10	1.00	5/01/
																10000.00	24999.99	.10	2/01/22		
																25000.00	99999.99	.10	2/01/22		
																100000.00	99999999.99	.10	2/01/22		
BUSINESS E	TX	BE	* C	1/01/26	4/01/26	Y							N	Q	.00		.00				
BUS PLUS S	SH	BP	S	3/01/26	4/01/26	Y							X	N	M	500.00	9999.99	2.31	1/01/26		
																10000.00	24999.99	2.35	1/01/26		
																25000.00	99999.99	2.44	1/01/26		
																100000.00	249999.99	2.69	1/01/26		
																250000.00	499999.99	2.69	1/01/26		

For Certificate Types

Tool #635 Print CD Configuration Report

6/09/26 11:26:20		ABC CREDIT UNION										LCDCFG		Page					
RUN ON 6/09/26		CERTIFICATE PRODUCT CONFIGURATION REPORT										User							
AS OF 6/09/26																			
Corporate ID - 01																			
CD APPLICATIONS																			
APPL				DIV	PMT	DIV	CALC	FIRST	DIV	ACCOUNT		TYPE							
TYP	DESCRIPTION			FREQ		TYPE		PMT		LOW		HIGH							
CD	CERTIFICATE			A		A		F				999							
CQ	CERTIFICATES - TC			Q		C		F		300		325							
CR	IRA MARKET INDEX CERTIFICATE			R		C		I		400		450							
HS	HSA CERTIFICATE			M		C		I		400		405							
IR	IRA CERTIFICATE			M		C		I		400		450							
SS	SAVE TO WIN			Q		C		I		45		47							
ST	SAVE TO WIN			Q		C		I		45		47							
SY	YOUTH SAVE TO WIN			Q		C		I		128		129							
CD TYPES																			
CD	CD	ALLOW			BUMP	-LENGTH-	----	PENALTY----	----	GENERAL	LEDGER----	----	ADD	LAST					
TY	CO	APL	IRA	PR	DIST	DESCRIPTION	TIMES	DAYS	MON	CODE	DAYS	GRACE	CERT	PNLTY	ACCR	EXP	IRS	\$	FORM
B3	01	CD	N			36 MONTH BUMP UP CD	01	36			10		90802	13100	83020	34050	Y	N	CD03A

For Loan Purpose Codes

Tool #706 Purpose Code Configuration

6/09/26 11:38.22		ABC CREDIT UNION		ULNTYP	PAGE
Loan Purpose Code Information Report					USER
Status	Purpose Code	Full Description	Abbreviated Description	Credit Bureau Account Type	Last Maint
ACTIVE	IN	INDIRECT NEW AUTO	INDIR NEW AUTO	00	11/05/25
ACTIVE	IR	INDIRECT RV	INDIRECT RV	11	11/05/25
ACTIVE	IU	INDIRECT USED AUTO	INDIR USED AUTO	00	11/05/25
ACTIVE	PS	PROMOTION WITH COLLATERAL	SECURED PROMO	02	1/27/23
ACTIVE	TT	TT - TEST OF CODE 89 HELOC CC	HELOC - CC	89	6/03/25
ACTIVE	01	NEW AUTO	NEW AUTO	00	5/26/26
ACTIVE	02	USED AUTO	USED AUTO	00	6/20/23
ACTIVE	03	SEMI/TRUCK	SEMI/TRUCK	00	6/18/02
ACTIVE	04	MOTORCYCLE	MOTORCYCLE	00	9/03/02
ACTIVE	05	APPLIANCES	APPLIANCES		
ACTIVE	06	FURNITURE	FURNITURE		
ACTIVE	07	BOAT/MOTOR	BOAT/MOTOR		
ACTIVE	08	MOBILE HOME	MOBILE HOME	17	12/22/15
ACTIVE	09	DURABLE GOODS	DURABLE GOODS	01	6/18/02

NOTE: Click **Print List** after launching **Tool #706 Purpose Code Configuration**; the report will print after you exit the screen.

For Loan Collateral Codes

If you need this information for an examiner, it is recommended that you print screen (Ctrl + P) to capture an image of the following screen.

Tool #223 Collateral Type Configuration

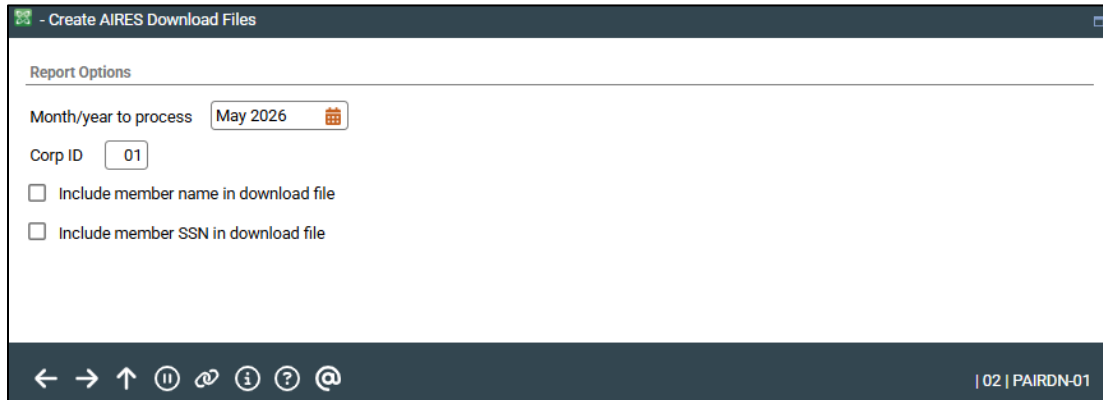
Collateral Type	Description	Suspended
	UNKNOWN COLLATERAL	*
A	AUTO COLLATERAL	
B	MOTORCYCLE	*
C	SHARE SECURED	
D	LIFE INSURANCE	
E	MISCELLANEOUS	
F	FARM EQUIPMENT/AGRICULTURAL	
G	DURABLE GOODS COLLATERAL	
I	INSURED HOME IMPROVEMENT	
L	LAWN AND GARDEN	
M	MORTGAGE COLLATERAL	
O	OTHER - INDIRECT	
P	GPS LOANS	
R	REC VEHICLE	*
S	STOCKS COLLATERAL	
T	MOBILE HOME	
U	BUSINESS EQUIPMENT	
1	REC VEHICLE	
2	MARINE	
3	MOTORCYCLE	

Use the up/down arrows to scroll through the list. This is useful if you need to take multiple screen captures.

Creating and Viewing an AIRES File

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

Tool #122 AIRES – Create Files



AIRES files can be created for any previous month for which there are month-end files. Keep in mind that only one set of AIRES files can exist at a 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/or Social Security Number along with the account data. When preparing files for downloading to an examiner, depending on your examiner requirements, you may choose to exclude this information to protect member privacy.

Click Enter (forward arrow) to begin creation of the files. CBX will run through your member share and loan files and extract key information required by the AIRES system.

Several files are created, including the following:

File Name	Description
AIRESH	Holds share account information, formatted for viewing using the <i>View AIRES Files</i> feature. In this file, there are two fields that both hold the Dividend Application or CD Type code: SHASTC and SHDIVA.
AIRESLN	Holds loan account data, formatted for viewing using the <i>View AIRES Files</i> feature. In this file, both the LNALPC and LNPURP fields hold the Purple Code; the LNALTC field holds the Loan Category code.
AIRESHDN	Holds share account information, formatted for downloading to a PC.
ARESLNDN	Holds loan account data, formatted for downloading to a PC.

The process is usually quick, depending on the size of your member files. When complete, use the *View AIRES File* option to view the contents of the file.

Viewing AIREs File Data

Tool #125 AIREs - View Files

The screenshot shows the 'AIREs - Download Inquiry' tool. On the left, there are two buttons: 'Share Summary' and 'Loan Summary'. A callout box points to these buttons with the text: 'Use the buttons for **Share Summary** or **Loan Summary** to view a summary of all share or loan accounts.' The main area features a search bar labeled 'Search for name' and a table with the following columns: Type, Account #, Name, and Current Balance. The table contains 16 rows of data. At the bottom of the table, there is a 'Select' button and two arrow buttons (up and down).

Type	Account #	Name	Current Balance
S			154.54
S			1.61
S			15,968.59
S			3,655.40
S			0.00
S			6,111.69
S			5,509.28
S			10.15
S			5.71
S			182.93
S			303.30
L			2,359.05
S			5.00
S			0.00
S			88,836.28

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

Notice the *Type* code assigned to each record: **S** stands for a Share type account (including certificates), and **L** stands for a loan account.

To view details about a specific account, highlight the account and click **Select**.

To search for a specific name, use the Search For field to enter one or more characters of the member's name. Click Enter (forward arrow) 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

- AIRES Download Inquiry Share Detail

Share account #	SSN/TIN
Address	Share balance 15,968.59
	Share type code 2S

Continue

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Sample of the Loan Account Detail window

- AIRES Download Inquiry Loan Detail

Loan account #	SSN/TIN
Address	Date of loan Jun 22, 2022
	Last tran date Feb 27, 2026
	Next due date Mar 28, 2026
Loan type code 32	Purpose code 96
Last act code	Insider code
APR code FR	Payment freq M
Loan term	Days delinquent 33
Loan officer 79	

Intrest rate	.000
Accured interest	.00
Original loan amount	2,439.03
Credit limit	15,000.00
Payment amount	48.00
Loan balance	2,359.05

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NOTE: The samples above show member name and SSN/TIN fields; these fields will be omitted if requested when files are being created.

Share Summary Screen

CD Type/ Share DivApl	Description	Balance
AB	BUSINESS ALL-IN	4,388,212.73
AI	ALL-IN SAVINGS	23,417,309.17
BC	BUSINESS CLUB	107,284.21
BE	BUSINESS ESCROW	8,412.86
BP	BUS PLUS SAVINGS	83,799,098.84
BS	BUSINESS/ORG SAVINGS	12,559,056.19
BU	BUSINESS CHECKING	71,037.34
BW	BUSINESS WEALTH BLDR	6,696,217.58
B3	36 MONTH BUMP UP CD	3,163.54
CC	CHRISTMAS CLUB	628,186.47
CK	REGULAR CHECKING	14,283,077.72
EC	ESCROW	2,628,033.50
ED	COVERDELL SHARES	29,022.20
EE	ESCROW-INHOUSE	6,891.14
ES	EDUCATION SAVINGS	15,346.19
EV	ENVY CHECKING	2,162,427.93
		1,421,840,195.89

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 Screen

AIRE Loan Product Summary				
Sort by Purpose >				
Purpose Code	Description	Loan Category Code	Description	Balance
35	MASTERCARD	CB	CREDIT BUILDER	1,061.67
36	MASTERCARD	CB	CREDIT BUILDER	224,329.20
83	ESTABLISH CREDIT	CB	CREDIT BUILDER	1,787.11
85	BUSINESS	CH	COMMERCIAL RE	4,234,123.19
85	BUSINESS	CI	COMMERCIAL RE	1,375,630.68
85	BUSINESS	CL	COMM LOC INT	17,665,907.53
85	BUSINESS	CN	COMMERCIAL LOAN	30,510,945.26
85	BUSINESS	CR	REAL ESTATE	136,506,722.78
85	BUSINESS	CS	CONS SPEC LINE	800,476.44
60	REAL ESTATE	DI	INHOUSEDEFERRED	6,543.32
60	REAL ESTATE	E3	FIRST MORTGAGE	222,112.52
60	REAL ESTATE	FA	FIRST MORTGAGE	100,541,788.11
60	REAL ESTATE	FB	FIRST MORTGAGE	2,534,400.25
60	REAL ESTATE	FC	FIRST MORTGAGE	7,336,440.65
60	REAL ESTATE	FE	FIRST MORTGAGE	292,780.62
60	REAL ESTATE	FF	FANNIE DEFERRED	137,812.78
				1,682,260,599.21

This screen summarizes loan accounts by Loan Purpose Code or Loan Type (loan category code). This is used primarily to see a total balance for all loan type accounts.

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: For this list to print, you must first view the AIRES files using **Tool #125 AIRES – View Files**, which generates a combined file used for the report printing function.

Tool #124 AIRES – Print File List

- CU AIRES File Listing
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Report Options

There are no other options for this process.

Copies Job queue

Printer

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Loan Listing Report Sample

6/09/26 14:09.15		ABC CREDIT UNION				LAIRLN				
AIRES Loan Listing 6/09/26										
Account No.	Name	Loan Type	Loan Payment	Purpose Code	Term	Freq	Interest Rate	APR Code	Insdr Code	Balanc
11000-000	ABC CREDIT UNION	32	48.00	96		M		FR		2,359.0
11000-000	ABC CREDIT UNION	41	100.52	86		M	8.750	VR		14,976.6
11000-000	ABC CREDIT UNION	32	188.00	96		M		FR		9,366.6
11000-000	ABC CREDIT UNION	32	154.00	96		M		FR		7,664.5
11000-000	ABC CREDIT UNION	CR	1,691.86	85	060	M	7.500	FR		200,718.7
11000-000	ABC CREDIT UNION	32	72.00	96		M		FR		3,561.9
11000-000	ABC CREDIT UNION	32	30.00	96		M		FR		33.9
11000-000	ABC CREDIT UNION	41	297.36	86		M	8.750	VR		21,043.1
11000-000	ABC CREDIT UNION	67	30.00	36		M		FR		500.8
11000-000	ABC CREDIT UNION	15	250.87	02	039	M	14.440	FR		6,457.4
11000-000	ABC CREDIT UNION	14	804.26	56	075	M	5.440	FR		46,997.1
11000-000	ABC CREDIT UNION	60	687.32	60	180	M	2.875	FR		77,701.5
11000-000	ABC CREDIT UNION	15	535.03	02	063	M	5.100	FR		32,853.5
11000-000	ABC CREDIT UNION	V1		35		M		FR		
11000-000	ABC CREDIT UNION	FI	484.58	60	360	M	4.000	FR		89,872.9

Share Listing Report

6/09/26 14:09.18		ABC CREDIT UNION		LAIRSH	
AIRES Share Listing 6/09/26					
Share					
Account No.	Name	Code	Balance		
10074-000	A B C CREDIT UNION LLC	SH	154.54		
10074-001	A B C CREDIT UNION LLC	BS	1.61		
10074-110	A B C CREDIT UNION LLC	2S	15,968.59		
10000-000	A B C CREDIT UNION LLC	SH	3,655.40		
10000-001	A B C CREDIT UNION LLC	BS	.00		
10000-100	A B C CREDIT UNION LLC	BP	6,111.69		
10000-110	A B C CREDIT UNION LLC	2S	5,509.28		
80707-000	A B C CREDIT UNION LLC	SH	10.15		
80707-001	A B C CREDIT UNION LLC	BS	5.71		
80707-002	A B C CREDIT UNION LLC	BW	182.93		
80707-110	A B C CREDIT UNION LLC	2S	303.30		
17000-000	A B C CREDIT UNION LLC	SH	5.00		
17000-001	A B C CREDIT UNION LLC	BS	.00		
17000-100	A B C CREDIT UNION LLC	BP	88,836.28		
17000-110	A B C CREDIT UNION LLC	SI	95,311.47		

Deleting an Existing AIRES File

As previously said in this document, only one set of AIRES files is 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 go ahead 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.

Tool #123 AIRES – Delete Files



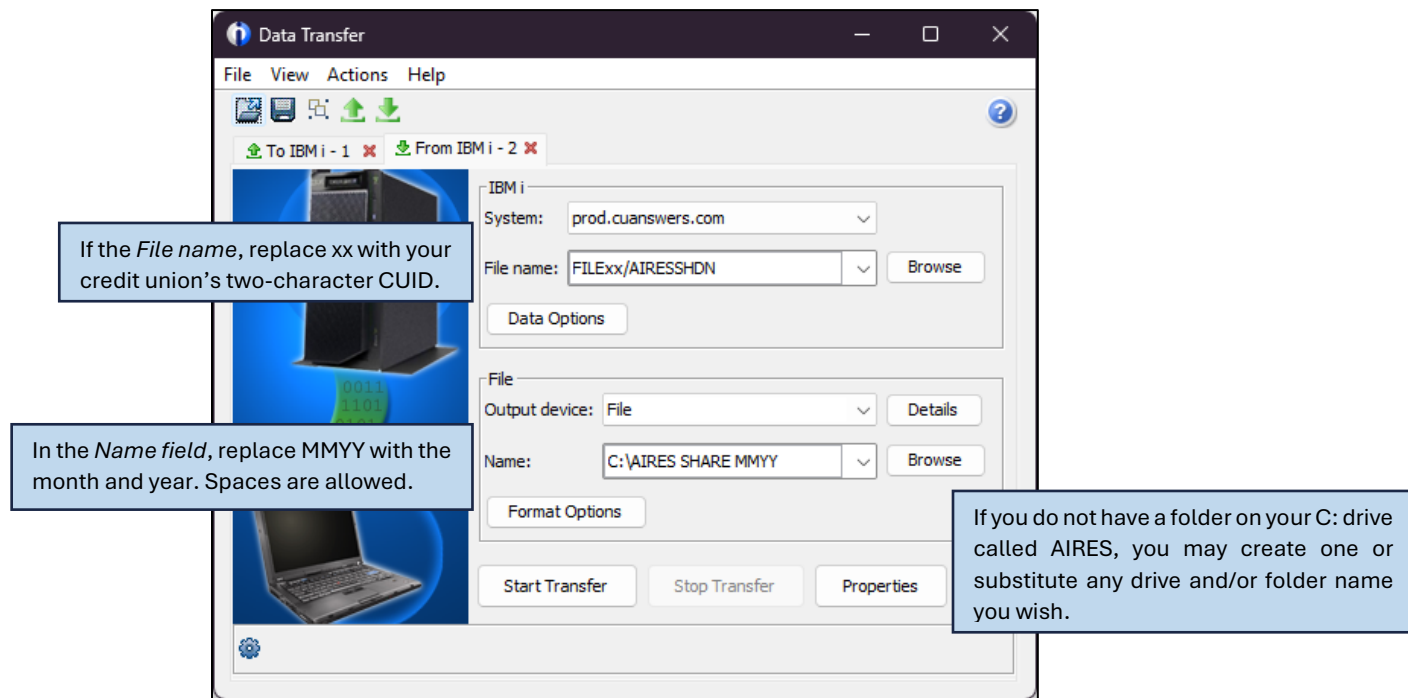
The first option deletes the AIRES_{SH} and AIRES_{LN} files formatted for viewing in CBX, along with their respective summaries. The second option deletes the AIRES_{SHDN} and AIRES_{LN}_{DN} files formatted for downloading to a PC.

In most cases, it is best to delete both sets of files at the same time. Check the checkboxes for both and click Enter (forward arrow) to clear the files. Then use **Tool #122 AIRES – Create Files** 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 CBX User ID must have special security privileges to perform these steps.**

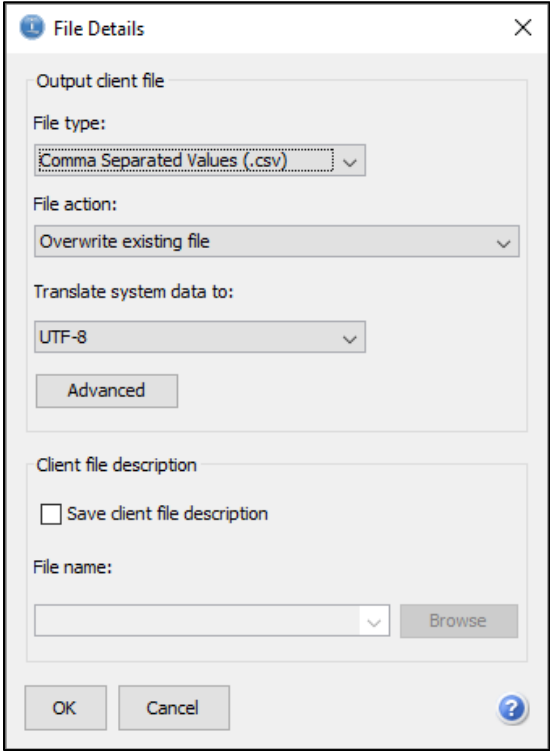
1. Launch **Tool #1375 Data Transfers (Upload or Download)**.
2. Use the following settings to download the AIRES Share File:



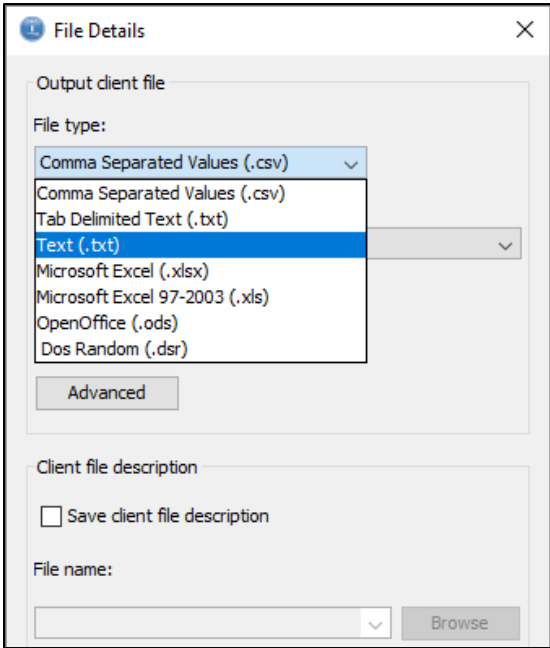
Field Name	Description
IBM i (where the data is coming from)	
System	This designates the iSeries system from which the files will be downloaded. For online credit unions, this will read PROD.CUANSWERS.COM and should not be changed. <ul style="list-style-type: none"> • Site-Four credit unions (CU*Northwest and CU*South) will use PROD.SITEFOUR.COM.
File name	Enter your credit union's file library name, a forward slash, then the word "AIRESSHDN." FILExx/AIRESSHDN <i>Replace the letters xx in the example above with your credit union's two-character credit union ID.</i>
File (where the data is going)	
Output device	This setting controls the format in which the data will be downloaded. This defaults to File, the correct setting.

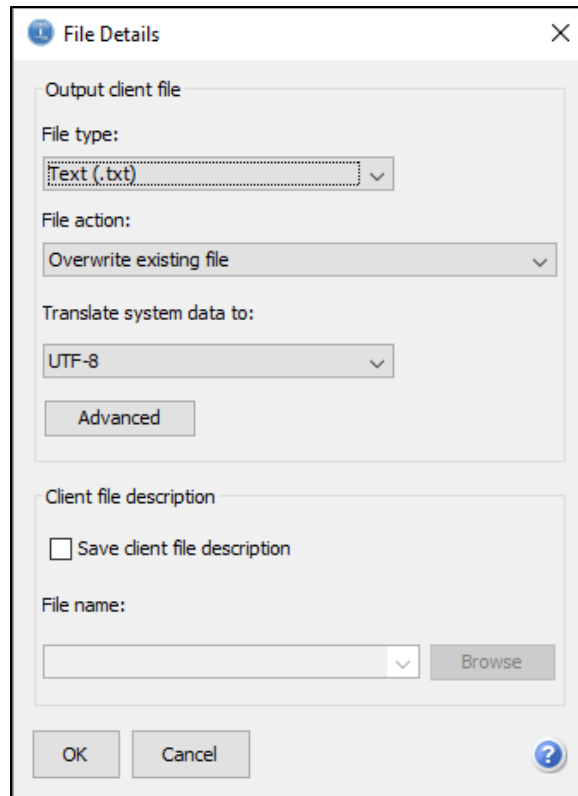
Field Name	Description
Name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the following sample: C:\AIRES\SHARE MMY <i>Spaces are allowed. Replace MMY with the month and year.</i>

3. Click the **Details** button. This will bring up the File Details screen.

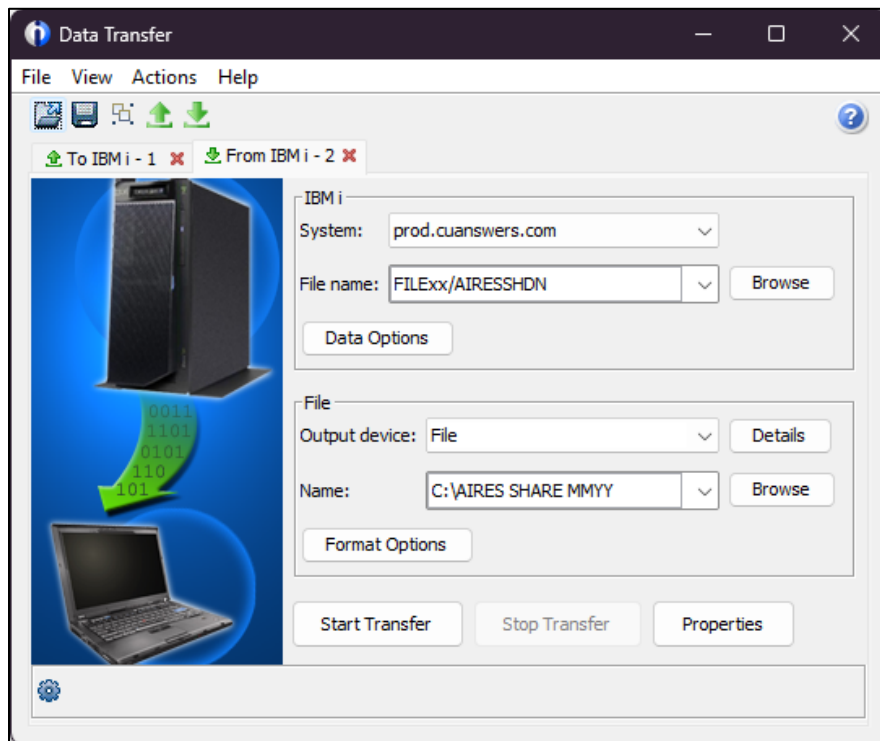


4. Choose the *Text (.txt)* file option, as shown below. This will ensure the column structure is as expected from previous versions of the Client Access tool.

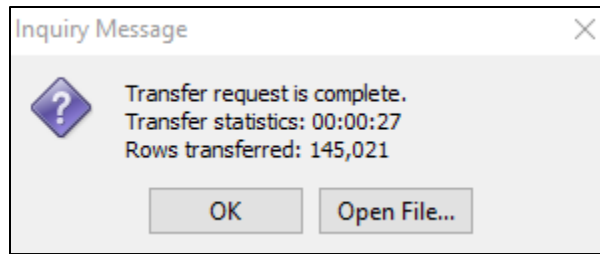




5. Click **OK**.
6. You will return to the Data Transfer screen.



7. Click **Start Transfer** to begin the transfer process.
8. Enter your CBX user ID and password. Click **OK**.
9. When done, a message will appear showing the number of records in the file.



10. Click **OK**.

Download a Loan File (If needed)

At this point you return to the data transfer screen and can begin a download of loan data. Below are the screen adjustments for downloading a loan file.

1. Process another transfer, this time to download the AIRES Loan file:

IBM i (where the data is coming from)	
System	No change needed.
File name	FILExx/AIRESLNDN
File (where the data is going)	
Output device	No change needed.
Name	C:\AIRES\LOANxx-01 (or your designated drive and folder)

2. Click **Start Transfer** to begin the transfer process. When complete, a message will appear showing the number of records in the file. Click **OK**.
3. Close out of the data transfer screen and return to the CBX home page.

Save Your Settings

You may save your settings as a template for your future download. Remember the share and loan download both need a template for future downloads. 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 CBX home page will reappear. The next time you perform a transfer, use File > Open, to open this request again and all settings will be filled in automatically, ready to perform the transfer.

Compressing AIRES Files

If your file is too large, you may need to compress your file. Standard file compression software may be used. If you have questions about this process, contact your IT team.

AIRES File Translation Table

NCUA Field Name	File AIRESLN Field Name	Field Length	CBX File	CBX Field
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	LNMNNDT	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
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

NCUA Field Name	File AIRESLN Field Name	Field Length	CBX File	CBX Field
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	LNPFREQ	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 is 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, LNLYYR, LNLYCC	8 (four 2-digit fields)	MEMBER5/6	LSTRMO, LSTRDY, LNTCC=19 if LNLYYR > 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 loans
Social Security Number	LNSSO	9	MASTER	SSN
Days Delinquent	LNDDEL	4	MEMBER5/6	DLQDAY + (DLQMONTH * 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

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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 look up the employee type in SYSCTL and pick up that employee type's AIREs Insider Code
Loan Officer/CC Initials	APRVID	3	MEMBER5/6	EMPLID (NOTE: this will be the approving loan officer.)
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	LNMNDR	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