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# 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

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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 14 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.*

**Need help? Let us pull your AIRES file for you!**

If you want someone 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.

Find the AIRES File Request Form in the CU\*Answers Store or <https://www.cuanswers.com/wp-content/uploads/AIRESFileRequest.pdf>

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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**

Certificate Date Granted  
Certificate Maturity Date  
Dividend Rate  
Date of Last Activity  
Share Amount Frozen

**AIREs Loan Records**

Credit Score\*  
Number of Remaining Payments  
Loan Collateral Code\*\*

\*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.

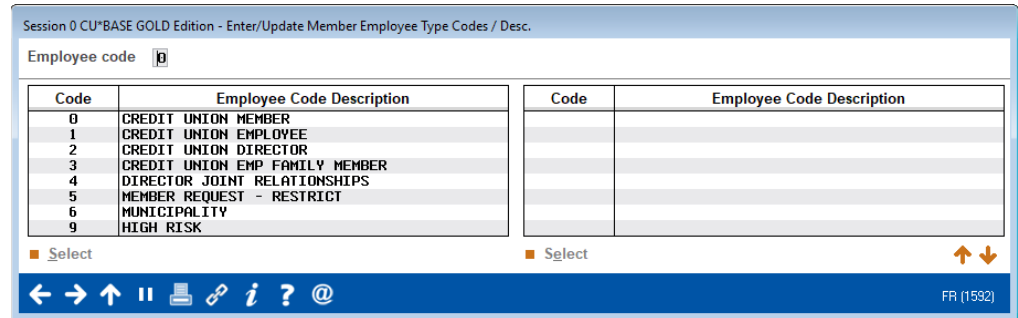
\*\*We will populate this with your credit union's configured Collateral Type codes, for loans that have collateral. Only the code for the first collateral item will be reported.

*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.*

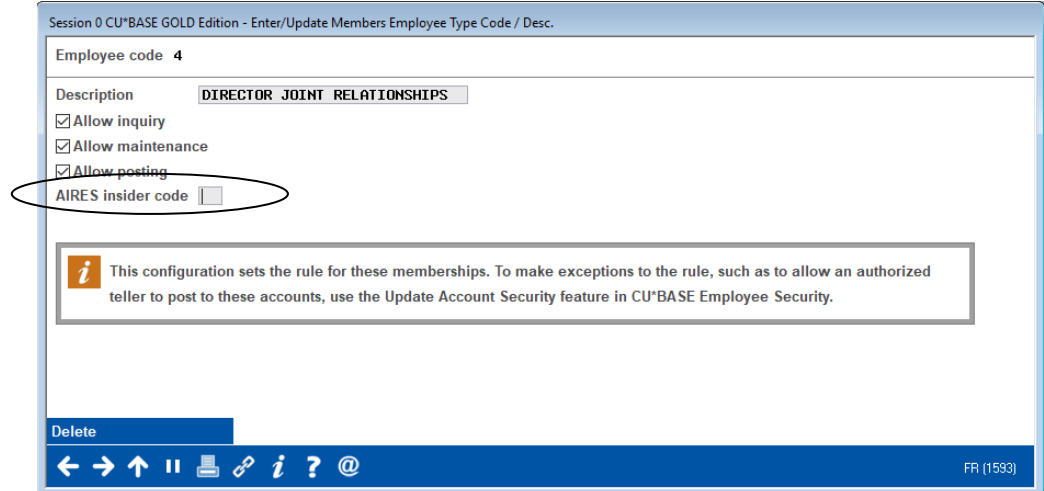
# CONFIGURING "INSIDER" CODES

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 (Insider) Types Config (Tool #517)*



Screen 2



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      |
| DR   | Director Relative     |
| CD   | Committee Relative    |

| Code | Description        |
|------|--------------------|
| 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 (Tool #15)

The screenshot shows the 'Update Membership Information' tool interface. The 'Employee type' field is circled in red. The interface includes various input fields and checkboxes for updating membership information.

| Other Information        |                           |
|--------------------------|---------------------------|
| Reason code              | 00                        |
| User defined fields      | 0 0 0                     |
| Statement group          | 0                         |
| Account exec             |                           |
| Employee type            | 0                         |
| Employee #               |                           |
| Department/sponsor #     |                           |
| Check hold status        | 1                         |
| Certification of SSN     | C                         |
| Reference                |                           |
| Preferred contact method | NP No Preference Selected |

Other Information fields (right side):

- Electronic deposit hold group: 03
- Tran source ID: [ ]
- Due diligence monitoring level: 0 (0 - 9)
- Allow shared branch transactions:
- Proxy ballots:
- Dividend withholding:
- Exclude from dormancy:
- Force monthly statement (Reg E override):
- 3rd-party opt out:
- CU contact opt out:
- Exempt from CTR:
- Block from skip-pay programs:

Overdraft Service for ATM & Everyday Debit Card Transactions:

Opt in/out:  IN = Member wants the CU to authorize & pay overdrafts on ATM & everyday debit card transactions  
 OUT = Member does NOT want the CU to authorize & pay overdrafts on ATM & everyday debit card transactions

Verified: Apr 10, 2012 By [ ]

Buttons: Skip, Alternate Address, Greeting, Reg E Settings

Footer: FR (2431) 5/28/19

# 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 Dividend Appl Config Reports (Tool #680)*

| 4/02/12 14:36:39<br>RUN ON 4/02/12 |         | TEST CREDIT UNION<br>DIVIDEND CONFIGURATION REPORT |         |                |                      |            |            |                |                |             |         |         | LSYSDV      |            | PAGE 1<br>USER KARENS |          |          |          |
|------------------------------------|---------|--|---------|----------------|----------------------|------------|------------|----------------|----------------|-------------|---------|---------|-------------|------------|-----------------------|----------|----------|----------|
| SHARE TYPE                         | DIV APL | QUA CLC  | DIV PRC | START DIV DATE | NEXT PAY TO DIV DATE | RPT TO IRS | LIAB ACCT# | EXPNS GL ACCT# | ACCRL GL ACCT# | MIN PEN COD | PLT DIV | PAY FRQ | BALANCE LOW | RANGE HIGH | RATE                  | EFF DATE | NEW RATE | EFF 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 (Tool #635)*

| 6/08/12 15:26:04<br>RUN ON 6/08/12  |                              | TEST CREDIT UNION<br>CERTIFICATE PRODUCT CONFIGURATION REPORT<br>AS OF 6/08/12 |                        |               |               |              |      |                    |            |                      |       |       | LCDCFG |     | PAGE 1<br>USER KARENS |        |           |  |
|-------------------------------------|------------------------------|--|------------------------|---------------|---------------|--------------|------|--------------------|------------|----------------------|-------|-------|--------|-----|-----------------------|--------|-----------|--|
| Corporate ID - 01 TEST CREDIT UNION |                              |  |                        |               |               |              |      |                    |            |                      |       |       |        |     |                       |        |           |  |
| CD APPLICATIONS                     |                              |  |                        |               |               |              |      |                    |            |                      |       |       |        |     |                       |        |           |  |
| APPL TYP                            | DESCRIPTION                  | DIV PMT FREQ   | DIV CALC TYPE          | FIRST DIV PMT | ACCOUNT LOW   | ACCOUNT HIGH | TYPE | AIRES TYPE         | SHARE 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 TY                               | CD CO                        | IRA  | DESCRIPTION            | BUMP TIMES    | -LENGTH- DAYS | MON          | CODE | ---PENALTY--- DAYS | GRACE      | ---GENERAL LEDGER--- | CERT  | PNLTY | ACCR   | EXP | IRS                   | ADD \$ | LAST 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 (Tool #706)

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

| 8/06/03<br>10:24.38 |              | CU*BASE TEST CREDIT UNION (CU)<br>Loan Purpose Code Information Report |                         |                            |            | Page<br>ULNTYP |
|---------------------|--------------|--|-------------------------|----------------------------|------------|----------------|
| Status              | Purpose Code | Full Description   | Abbreviated Description | Credit Bureau Account Type | Last 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 (Tool #223)

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<br>13:07.58                |      | CU*BASE TEST CREDIT UNION (CU)<br>Collateral Type Information Report |                 |            | Page<br>ULNCLT |
|------------------------------------|------|--|-----------------|------------|----------------|
| Status                             | Type | Collateral Description   | Definition Type | Last 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 generate the files from your CU\*BASE database.

### Need help?

#### Let us pull your AIRES file for you!

If you want someone 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.

Find the AIRES File Request Form in the CU\*Answers Store or <https://www.cuanswers.com/wp-content/uploads/AIRESFileRequest.pdf>

### AIRES - Create Files (Tool #122)

Session 0 CU\*BASE GOLD Edition - Create AIRES Download Files

| Report Options  | Response                          |
|---|-----------------------------------|
| Month/year to process   | Sep 2019 [Calendar Icon] [MMYYYY] |
| Corp ID   | 01                                |
| <input type="checkbox"/> Include member name in download file |                                   |
| <input type="checkbox"/> Include member 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/or 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 created, including the following:



|            |   |
|------------|---|
| AIRESSH    | Contains share account information, formatted for viewing using the “View AIRE 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 AIRE Files” feature. In this file, both the LNALPC and LNPURP fields contain the Purpose Code; the LNALTC field contains the Loan Category code.                        |
| AIRESSH DN | Contains share account information, formatted for downloading to a PC (see Page 14).  |
| AIRESLN DN | 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 AIRE File” option (described below) to look at the contents of the file.

## VIEWING AIRE FILE DATA

### AIRE - View Files (Tool #125)

| Type | Account # | Account Name | Current Balance |
|------|-----------|--------------|-----------------|
| S    |           |              | 105.83          |
| S    |           |              | 210.29          |
| S    |           |              | 271.17          |
| L    |           |              | 27,207.18       |
| L    |           |              | 9,536.20        |
| S    |           |              | 5.00            |
| S    |           |              | 0.00            |
| S    |           |              | 378.43          |
| S    |           |              | 5.00            |
| S    |           |              | 100.00          |
| S    |           |              | 2,872.40        |
| S    |           |              | 5.00            |
| S    |           |              | 2,485.00        |
| S    |           |              | 3,175.04        |
| S    |           |              | 130.01          |

Use the buttons for **Share Summary (F11)** or **Loan Summary (F12)** to view a summary of all share or loan accounts. See Page 11 for samples.

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 AIRE 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:*

Session 0 CU\*BASE GOLD Edition - ARES Download Inquiry Share Detail

|                 |                             |
|-----------------|-----------------------------|
| Share account # | SSN/TIN                     |
| Address         | Share balance <b>581.20</b> |
|                 | Share type code <b>FE</b>   |

Continue

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*Sample of the Loan Account Detail window:*

Session 0 CU\*BASE GOLD Edition - ARES Download Inquiry Loan Detail

|   |                                       |
|---|---------------------------------------|
| Loan account #                                  | SSN/TIN                               |
| Address   | Date of loan <b>Aug 01, 2014</b>      |
|   | Last tran date <b>Dec 31, 2018</b>    |
|   | Next due date <b>Jan 01, 2019</b>     |
|   | Intrest rate <b>2.140</b>             |
| Loan type code <b>15</b> Purpose code <b>02</b> | Accured interest <b>9.37</b>          |
| Last act code Insider code                      | Original loan amount <b>21,050.00</b> |
| APR code <b>FR</b> Payment freq <b>M</b>        | Credit limit <b>.00</b>               |
| Loan term <b>75</b> Days delinquent             | Payment amount <b>301.06</b>          |
| Loan officer <b>SU</b>                          | Loan balance <b>6,551.13</b>          |

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*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)

| CD Type/Share Div Apl | Description          | Balance        |
|-----------------------|----------------------|----------------|
| BC                    | BUSINESS CLUB        | 77,143.80      |
| BE                    | BUSINESS ESCROW      | 173.25         |
| BS                    | BUSINESS/ORG SAVINGS | 9,160,608.77   |
| BU                    | BUSINESS CHECKING    | 354,311.52     |
| BW                    | BUSINESS WEALTH BLDR | 19,070,335.77  |
| CC                    | CHRISTMAS CLUB       | 769,937.32     |
| CK                    | REGULAR CHECKING     | 11,184,340.50  |
| EC                    | ESCROW               | 2,419,147.68   |
| ED                    | COVERDELL SHARES     | 27,495.73      |
| EE                    | EVERHOME ESCROW      | 8,000.65       |
| ES                    | EDUCATION SAVINGS    | 29,599.48      |
| FA                    | ESCROW FANNIE MAE    | 1,049,784.39   |
| FB                    | ESCROW - INHOUSE     | 25,385.14      |
| FC                    | FBI ESCROW           | 718,853.40     |
| FE                    | SAFE N EASY CHECKING | 11,193,673.98  |
| FI                    | FICA                 | 4,115,023.83   |
|                       |                      | 551,945,162.68 |

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)

| Purpose Code | Description          | Loan Category Code | Description     | Balance        |
|--------------|----------------------|--------------------|-----------------|----------------|
| 15           | CURRENT LIVING EXPEN | CB                 | CREDIT BUILDER  | 675.81         |
| 35           | MASTERCARD           | CB                 | CREDIT BUILDER  | 0.28           |
| 36           | MASTERCARD           | CB                 | CREDIT BUILDER  | 148,388.85     |
| 83           | ESTABLISH CREDIT     | CB                 | CREDIT BUILDER  | 1,168.80       |
| 85           | BUSINESS             | CD                 | CDFI LOAN       | 910,288.59     |
| 85           | BUSINESS             | CE                 | CDFI LOAN       | 110,874.20     |
| 85           | BUSINESS             | CL                 | COMM LOC        | 2,446,767.81   |
| 08           | MOBILE HOME          | CM                 | CDFI LOAN       | 30,320.04      |
| 85           | BUSINESS             | CN                 | COMMERCIAL LOAN | 10,295,058.31  |
| 85           | BUSINESS             | CR                 | COMM REAL EST   | 26,086,557.17  |
| 60           | REAL ESTATE          | E1                 | FIRST MORTGAGE  | 4,040.33       |
| 60           | REAL ESTATE          | E2                 | FIRST MORTGAGE  | 16,264.43      |
| 60           | REAL ESTATE          | E3                 | FIRST MORTGAGE  | 930,005.30     |
| 60           | REAL ESTATE          | FA                 | FIRST MORTGAGE  | 8,172,549.20   |
| 60           | REAL ESTATE          | FI                 | CDFI MORTG      | 23,801,316.60  |
| 60           | REAL ESTATE          | FL                 | 1ST LIEN EQUITY | 30,405,393.69  |
|              |                      |                    |                 | 780,897,225.85 |

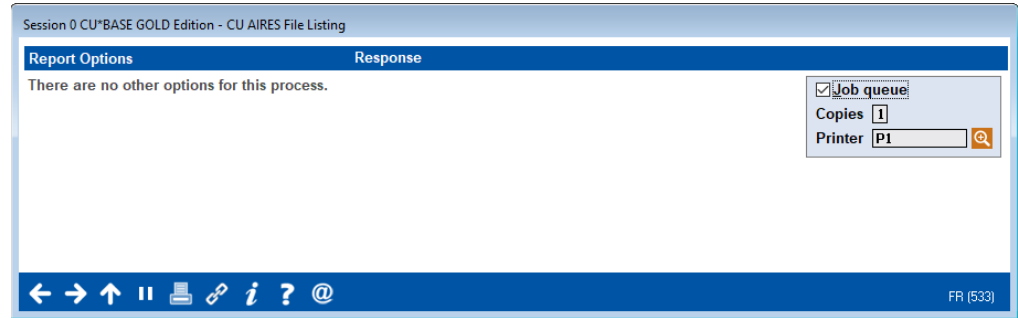
This screen summarizes loan accounts by Loan Purpose Code or Loan Type (loan category code). This is used primarily to see a total balance for all loan type accounts.

## 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: In order 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.**

### AIRES - Print File List (Tool #124)



### Report Samples

| 1/31/08 9:05.49            |                  | CU*BASE CREDIT UNION |              |              |      |      |               |          |            | LAIRLN    |  |               |
|----------------------------|------------------|----------------------|--------------|--------------|------|------|---------------|----------|------------|-----------|--|---------------|
| AIRES Loan Listing 1/31/08 |                  |                      |              |              |      |      |               |          |            |           |  |               |
| Account No.                | Name             | Loan Type            | Loan Payment | Purpose Code | Term | Freq | Interest Rate | APR Code | Insdr 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 |

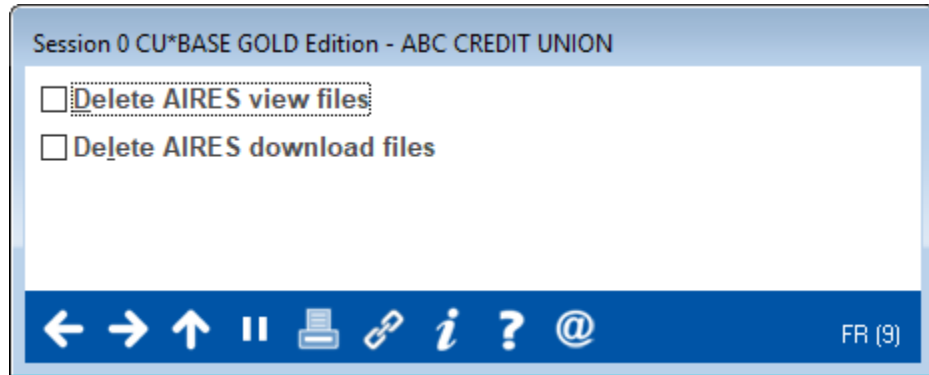
| 1/31/08 9:05.50             |                     | CU*BASE CREDIT UNION |           |  |  |  |  |  |  | LAIRSH |  |
|-----------------------------|---------------------|----------------------|-----------|--|--|--|--|--|--|--------|--|
| AIRES Share Listing 1/31/08 |                     |                      |           |  |  |  |  |  |  |        |  |
| Account No.                 | Name                | Share 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.)

*AIRES - Delete Files (Tool #123)*



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 AIRESSH DN 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 **Tool #122 AIRES - Create Files** (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, “Data Transfers: Uploading and Downloading Data Between CU\*BASE and Your PC” for details about the security requirements for processing file transfers.

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

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.

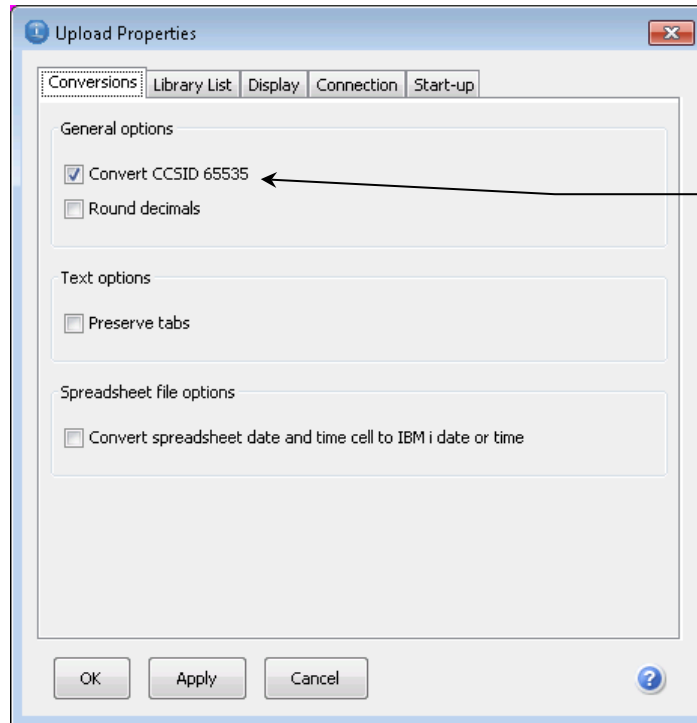
Substitute your correct system name based on which iSeries you use.

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

| Field Name    | Description   |
|---------------|---|
| IBM i         | 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. <ul style="list-style-type: none"> <li>NOTE: Site-Four credit unions (CU*NorthWest and CU*South) will use PROD.SITEFOUR.COM</li> </ul> |
| File name     | Enter your credit union's file library name, a forward slash, then the word "AIRESSHDN"<br>Filexx/AIRESSHDN<br><i>Replace the letters xx in the example above with your credit union's two-character credit union ID.</i>   |
| File          | 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.   |

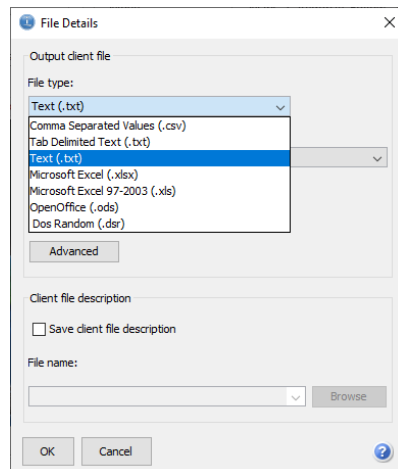
| Field Name | Description  |
|------------|--|
| Name       | <p>Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes between the folder name and the file name, as in the following sample:</p> <p style="text-align: center;">C:\AIRES\SHARExx.01</p> <p><i>Replace the letters xx in the example above with your credit union's two-character credit union ID.</i></p> |

3. From the main data transfer window, choose **Properties**.

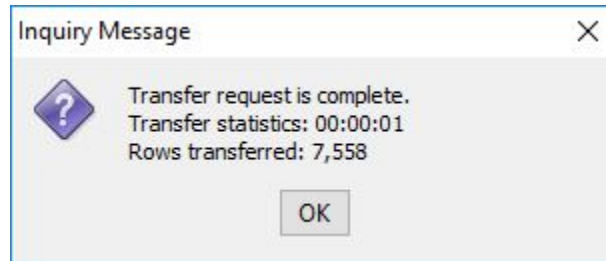


This option must be selected in order for the file to be in the correct format for use on the PC.

4. Be sure that the *Convert CCSID 65535* is selected, then click **OK**.
5. As a best practice, select the **Details** button and 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, otherwise, you may use the default *Tab Delimited Text (.txt)*.



- Choose **Start Transfer** to begin the transfer process. When done, a message will appear showing the number of records in the file. Choose OK.



- Process another transfer, this time to download the AIREs Loan file:  
IBM i

System name: **Enter appropriate system name here**  
File Name: **FILExx/AIRESLNDN**

File

Output device: **File**  
File name: **C:\AIRES\LOANxx.01** (or your designated drive and folder)

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

- Choose **Start Transfer** to begin the transfer process. When done, a message will appear showing the number of records in the file. Choose OK.
- Use the  Close button to close the data transfer session and return to the CU\*BASE home page.

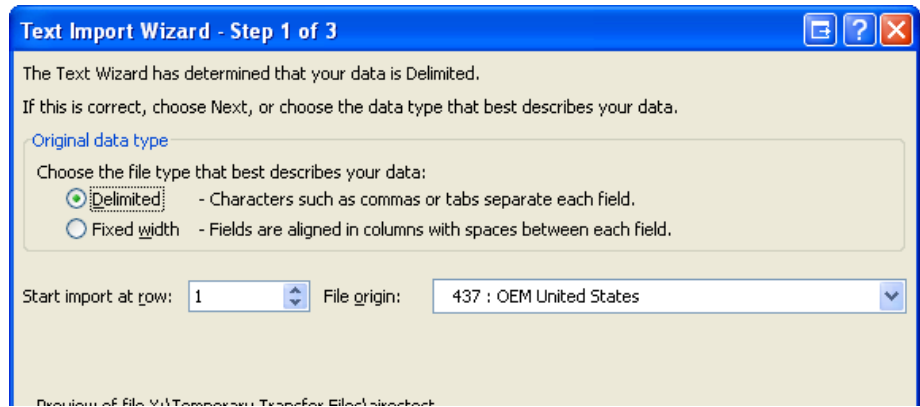
You may be asked if you wish to save the transfer request. If this is a transfer you plan to perform often, choose **Yes**. Enter a name for the transfer request, then choose **Save**. The request will be saved and the CU\*BASE home page will reappear. The next time you perform a transfer, use File,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

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.

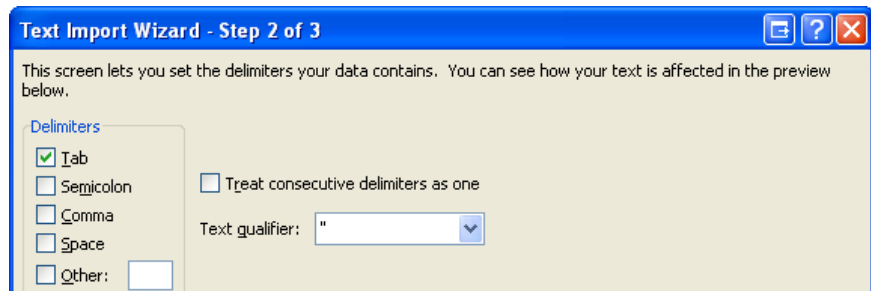
- NOTE:** The file is already tab delimited at download. Use File > Open in Excel, then browse to the file to open it. In the text import wizard, choose the Delimited option (not the fixed width option). See images below:



## Screen 1



## Screen 2

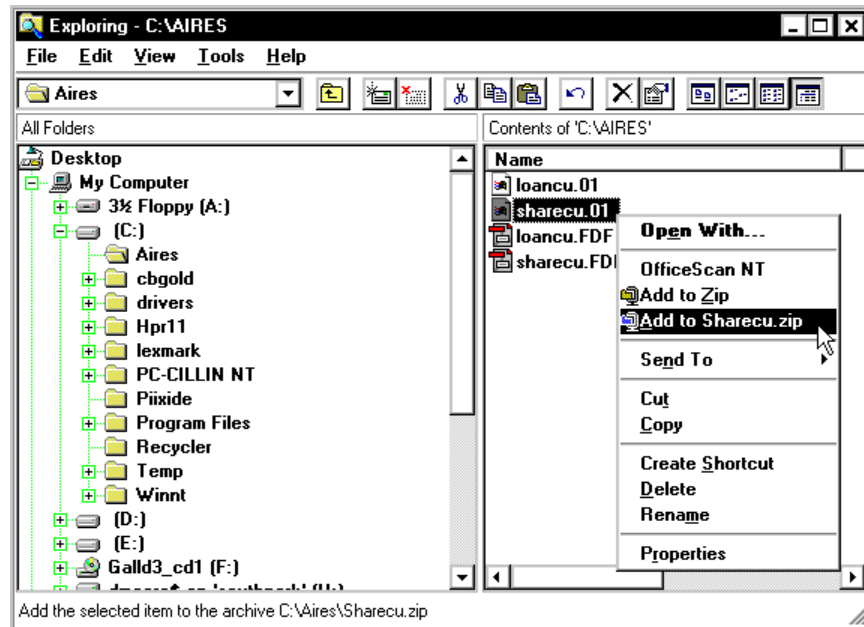


## COMPRESSING AIRES FILES

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 **sharexx.zip** file and choose **Add to sharexx.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 **loanxx.zip** file and choose **Add to loanxx.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 **sharexx.zip** and **loanxx.zip** files (which will be considerably smaller) instead of the files that were downloaded from CU\*BASE.

# AIRES FILE TRANSLATION TABLE

## SHARE FILE LAYOUT

| <i>NCUA Field Name</i>             | <i>File AIRESLN Field Name</i> | <i>Field Length</i> | <i>CU*BASE File</i> | <i>CU*BASE Field</i>  |
|------------------------------------|--------------------------------|---------------------|---------------------|---|
| 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<br>(Share Balance) | SHDCBAL                        | 14                  | MEMBER1-4           | CURBAL  |
| Share Type Code                    | SHDASTC                        | 5                   | MEMBER1-4           | DIVAPL  |
| Social Security<br>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<br>Frozen             | SHDFZAM                        | 14                  | MEMBER1-4           | UNCOLL/SECBAL   |
| Last Activity Code                 | SHDACTC                        | 5                   | HTRANS1-3           |   |
| Accrued<br>Interest/Dividends      | SHDAINT                        | 14                  |                     |   |
| Share File<br>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<br>Maintenance User ID   | LNMNUR                         | 3                   | MEMBER1-4           | EMPLID  |

## LOAN FILE LAYOUT

| <i>NCUA Field Name</i> | <i>File AIRESLN Field Name</i>          | <i>Field Length</i>     | <i>CU*BASE File</i> | <i>CU*BASE Field</i>   |
|------------------------|---|-------------------------|---------------------|--|
| 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,<br>LNOPMO,<br>LNOPCC,<br>LNOPIR | 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,<br>LNLTYR,<br>LNLTYR,<br>LNLTYR | 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,<br>LNNXDY,<br>LNNXYR,<br>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   |

| <i>NCUA Field Name</i>          | <i>File AIRESLN Field Name</i> | <i>Field Length</i> | <i>CU*BASE File</i> | <i>CU*BASE Field</i>  |
|---------------------------------|--------------------------------|---------------------|---------------------|---|
| 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 + (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      | LNMNDDT                        | 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                 | LNRNC                          | 10                  | MEMBER5/6           | BRANCH  |