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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 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.*

**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.

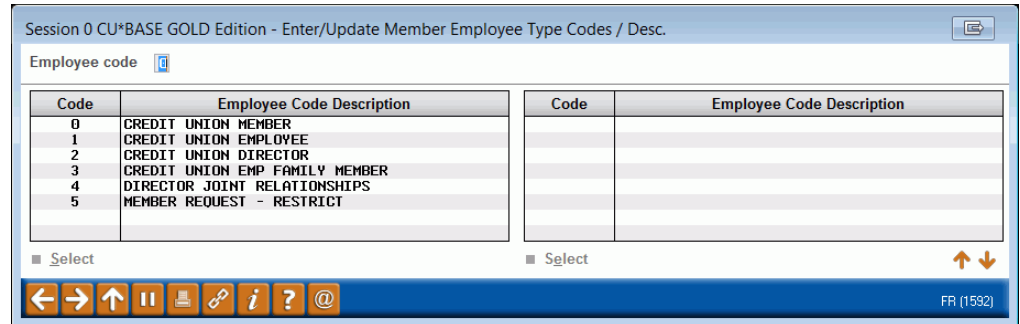
\*\*We will populate this with your credit union's configured Collateral Type codes, for loans that have collateral. Only the code for the first collateral item will be reported.

*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.*

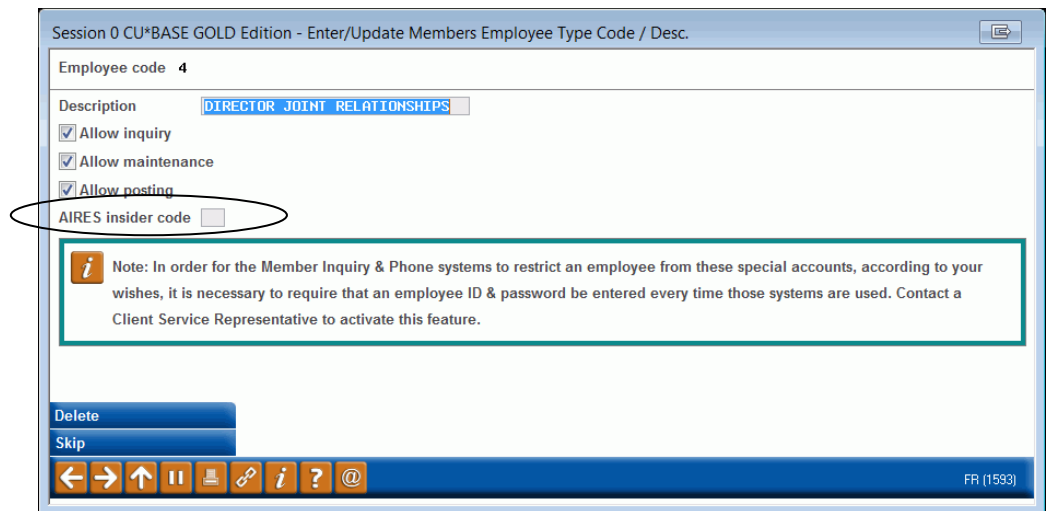
# CONFIGURING "INSIDER" CODES

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 AIRE 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 AIRE Employee Type Code for more than one of your own employee types as necessary.*

## AIRE INSIDER CODES

Code	Description
D	Director
SC	Supervisory Committee
CC	Credit Committee
DR	Director Relative

Code	Description
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 (Tool #15)*

The screenshot shows the 'Update Membership' window for an individual member. The member's name is CRAIG R MEMBER, opened on Apr 04, 1986, at branch 01 ABC TESTING CU - MAIN OFFICE. The 'Employee type' field is set to '0' and is circled in red. Other fields include Reason code (00), User defined fields (0), Statement group (0), Account exec (0), Department/sponsor #, Check hold status (1), Certification of SSN (C), Reference, Preferred contact method (NP), Electronic deposit hold group (03), Tran source ID, Due diligence monitoring level (0), Allow shared branch transactions (checked), Proxy ballots, Dividend withholding, Exclude from dormancy, Force monthly statement (Reg E override), 3rd-party opt out, CU contact opt out, and Exempt from CTR. The interface also includes fields for Mother's maiden name, Code word, Marital status, and Email address (cmember@yahoo.com). At the bottom, there are navigation buttons and a status bar showing 'FR (2431) 6/12/13'.

# 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 RUN ON 4/02/12		TEST CREDIT UNION DIVIDEND CONFIGURATION REPORT											LSYSDV		PAGE 1 USER KARENS						
SHARE TYPE	APL	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 RUN ON 6/08/12		TEST CREDIT UNION CERTIFICATE PRODUCT CONFIGURATION REPORT AS OF 6/08/12											LCDCFG		PAGE 1 USER KARENS						
Corporate ID - 01 TEST CREDIT UNION																					
CD APPLICATIONS																					
APPL TY	DESCRIPTION	DIV PMT FREQ	DIV CALC TYPE	FIRST DIV PMT	ACCOUNT LOW	TYPE HIGH	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 10:24.38		CU*BASE TEST CREDIT UNION (CU) Loan Purpose Code Information Report				Page ULNTYP 1
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 13:07.58		CU*BASE TEST CREDIT UNION (CU) Collateral Type Information Report			Page 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		

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# 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.

### **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)*

Report Options	Response
Month/year to process	May 2013 [MMYY]
Corp ID	01
<input type="checkbox"/> Include member name & SSN in download file	

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 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 15).
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)

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.

Type	Account #	Account Name	Current Balance
S	7-001	LDS	105.50
S	7-110	LDS	246.67
S	0-000	S INC	148.08
S	0-110	S INC	5.00
S	0-000		795.95
S	0-001		100.01
S	5-000		0.00
S	5-001		5.00
S	5-050		0.24
S	5-110		400.00
L	9-690	E INC	7,901.55
S	9-000	E INC	0.00
S	9-001	E INC	5.00
S	9-110	E INC	15,418.08
			11,626.97

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:

Share account #	-001 A B	SSN/TIN	
Address	DR MI 9749	Share balance	0.00
		Share type code	BS

Continue

FR (79)

Sample of the Loan Account Detail window:

Loan account #	-690	SSN/TIN	
Address	C/O MAIN ST MI 9757	Date of loan	Nov 26, 2012
		Last tran date	
		Next due date	Jan 26, 2013
Loan type code	41	Intrest rate	5.250
	Purpose code 86	Accured interest	.00
Last act code	Insider code	Original loan amount	.00
APR code	UR	Credit limit	10,000.00
Loan term	Payment freq M	Payment amount	55.24
Loan officer	Days delinquent	Loan balance	.00
	01		

FR (78)

**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)

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### 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	ESCRROW	1,731,799.89
ED	COVERDELL SHARES	17,745.19
ES	EDUCATION SAVINGS	30,413.08
ET	ETA	0.00
FA	ESCRROW FANNIE MAE	395,123.74
FC	FOU ESCROW	95,395.74
FE	SAFE N EASY CHECKING	578,175.01
FM	ESCRROW 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

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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)

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### AIRES Loan Product Summary

Sorted by Loan Type

Purpose Code	Description	Loan Category Code	Description	Balance
34	MISCELLANEOUS	00	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	25,481.12
85	BUSINESS	01	SECURED CL END	10,101.98
86	BUSINESS PURPOSE	01	SECURED CL END	642,381.68
30	ADULT EDUCATION	02	OLD STUNT 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
				↑ ↓
				317,609,039.88

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After sorting by Purpose:

Session 0 CU\*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

### AIRES Loan Product Summary Sorted by Purpose Code

Purpose Code	Description	Loan Category Code	Description	Balance
01	NEW AUTO	03	SHARE PLEDGE LN	8,695.54
01	NEW AUTO	14	NEW VEHICLES	15,757,153.09
01	NEW AUTO	15	USED VEHICLES	36,125.45
01	NEW AUTO	33	NEW AUTO LEASE	977,475.69
01	NEW AUTO	34	USED AUTO LEASE	18,694.93
01	NEW AUTO	35	NEW VEHICLE VAR	10,936.46
01	NEW AUTO	53	NEW VEHICLE LN	19,292.22
02	USED AUTO	03	SHARE PLEDGE LN	77,384.65
02	USED AUTO	04	SIGNATURE LOAN	165,732.10
02	USED AUTO	10	CLASSIC LOC	4,192.55
02	USED AUTO	11	GOLD LOC	7,588.51
02	USED AUTO	14	NEW VEHICLES	146,672.33
02	USED AUTO	15	USED VEHICLES	37,848,715.98
02	USED AUTO	34	USED AUTO LEASE	129,613.55
02	USED AUTO	36	USED VEHICLE V	21,381.55
02	USED AUTO	53	NEW VEHICLE LN	7,726.78

↑ ↓  
317,689,039.88

← → ↑ ↓ ⌂ 🔗 ⓘ ? @ (81) 6/12/13

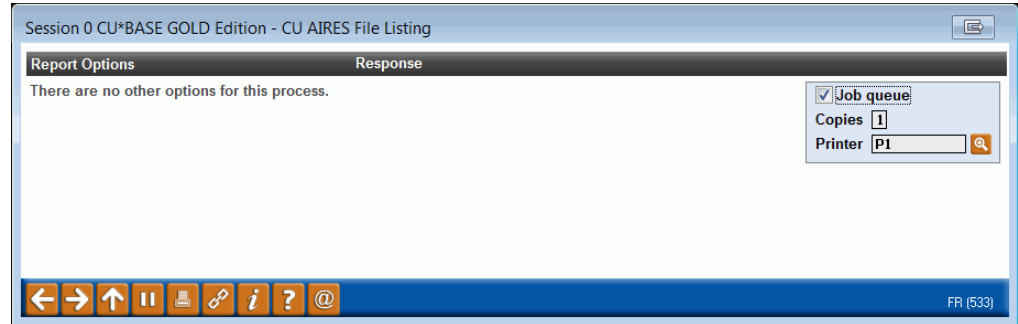
This screen summarizes loan accounts by Loan Purpose Code. This is used primarily to see a total balance for all loan type accounts. Notice when you click the header at the top of the Purpose Code column to sort by Purpose, you can reorganize the list by purpose code designation (selected in the image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

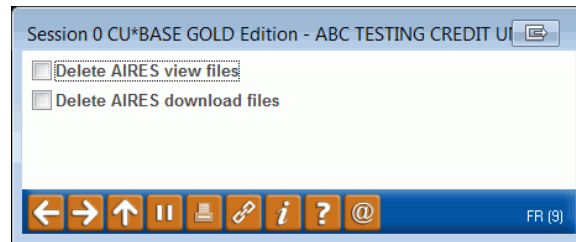
1/31/08 9:05.50		CU*BASE CREDIT UNION			LAIRSH	
		AIRES Share Listing 1/31/08				
Account No.	Name	Share Code	Balance			
27333-000	MEMBER MATTHEW L	SH	100.72			
31700-000	A BUSINESS INC	SH	5.00			
31700-110	ABC ENTERPRISES INC	ZI	698.39			
565500-000	ABC INDUSTRIES	SH	10.00			
565500-001	ABC INDUSTRIES	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 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 **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, “File Transfers: Downloading Data from iSeries to PC” for details about the security requirements for processing file transfers.

1. Select **Tool #373 File Download (System i to PC).**

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.

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

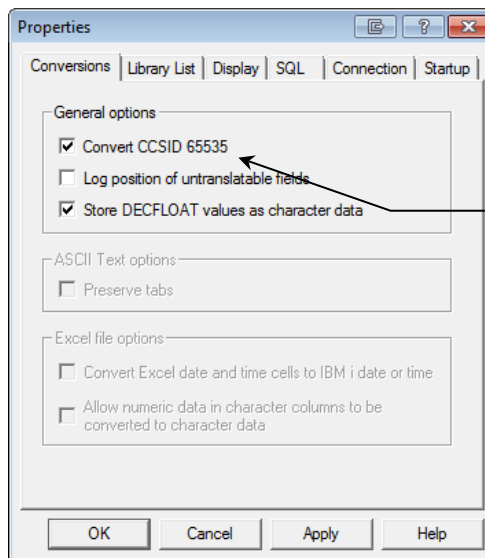
Substitute your credit union's two-character ID for the “CU” in this example.

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. <ul style="list-style-type: none"> <li>NOTE: For CU*Northwest clients use PROD.CU-NORTHWEST.com and for CU*South clients use CUSOUTH.CUBASE.org</li> </ul>
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>
PC	These settings refer to where the data is going.

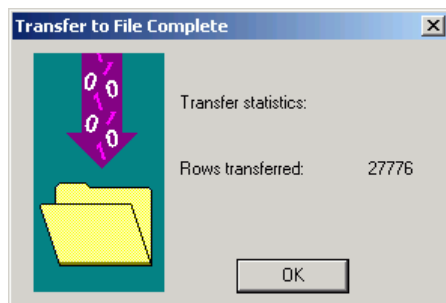
<i>Field Name</i>	<i>Description</i>
Output device	This setting controls the format in which the data will be downloaded. Click [▼] and choose File.
File name	Enter the path (the storage location, both drive and folder) and file name where the downloaded file should be stored on your PC. Use backslashes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

2. From the **File** menu, 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. 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: **FILExx/AIRESLNDN**

PC

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.)

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 home page.

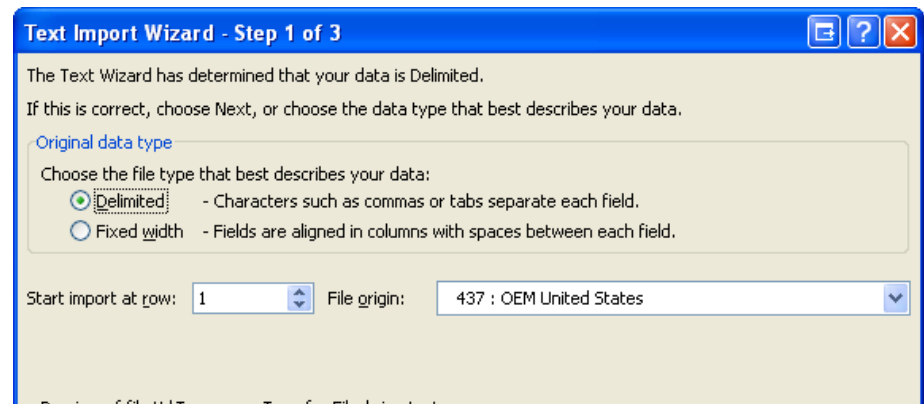
You may be asked if you wish to save the transfer request. If this is a transfer you plan to perform often, choose **Yes**. Enter a name for the transfer request, then choose **Save**. The request will be saved and the CU\*BASE home page will reappear. The next time you perform a transfer, use File,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

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

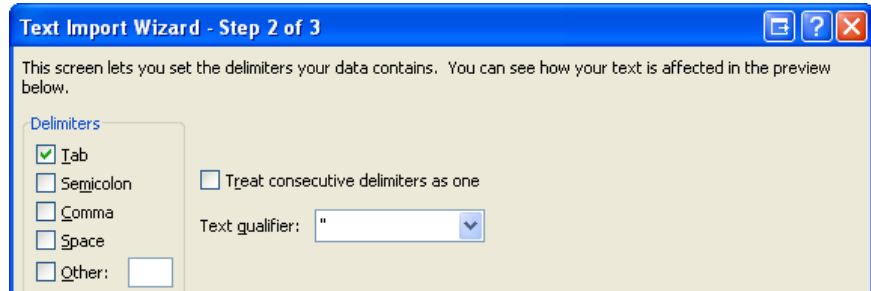
The files can now be copied to diskette or attached to an email message to your examiner, according to his or her instructions. See the following page for information about compressing a file if it is too large to fit on a standard diskette.

- **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

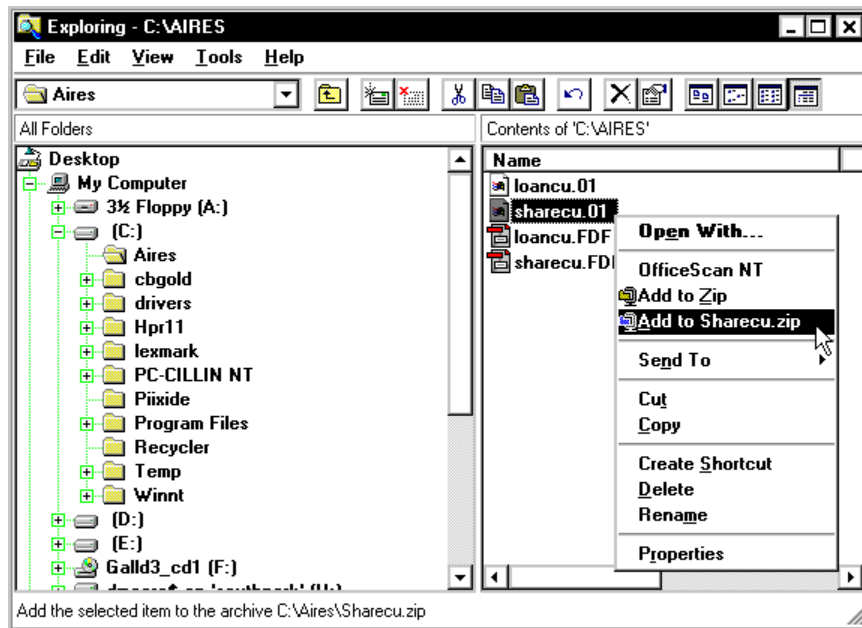


## COMPRESSING AIRES FILES

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 **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 (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	LNMNMT	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

<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, LNOPMO, LNOPCC, 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, LNLTYR, LNLTYR, 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, 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

<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 + (DLQMTN * 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	LNMNDD	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