ALM Downloads

Downloading CU*BASE Member Data
to Your Credit Union's Asset/Liability
Management Software

INTRODUCTION

If your credit union uses a third-party Asset/Liability Management tool, CU*BASE has tools that can assist you in gathering the necessary account and general ledger data. The ALM Download features lets you export G/L, loan, and certificate account data into a format that is supported by your ALM software application.

Once the data is exported, you can use CU*BASE file download features to move the data from the CU*BASE iSeries to your PC workstation, and then import the data as needed into your ALM tool.

SUPPORTED ALM PACKAGES

Following are the ALM packages currently supported by the CU*BASE downloads.

- **McQueeen** by McQueen Financial Group

- **CUPRO** by CUNA Mutual Group

- **PROFITStar**® (through a partnership with CUNA Mutual Group)

- **CU/ALM-Ware**® by Brick & Associates

- **Databridge** by Compass

Other applications may also be compatible with the file format produced for these packages. Contact a Client Service Representative to see if the formats will work for your chosen ALM tool.

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OVERVIEW

GETTING STARTED (MCQUEEN FINANCIAL SERVICES)

To download the McQueen files, you must have security access to **Tool #130 *ALM – Downloads to McQueen***. From the screen you access, you can select which files to create. You can also select to print a data dump of the contents of the file and to print (summary or detail) reports. For examples of the CU*BASE screen, refer to Page 5. For example of the reports, refer to Page 6. For detail of the contents of the files, refer to Page 26.

To upload the files to McQueen Financial Services, contact Earnings Edge who will assist you with this process.

GETTING STARTED (ALL OTHER ALM PACKAGES)

For all other ALM Download packages, the process can be done directly from CU*BASE GOLD. In order for the file to be moved from the CU*BASE iSeries to your PC, you will need to have the proper **security clearance** to download data. Please contact a CU*BASE Client Service Representative for assistance if you do not currently have the authority to download files from the iSeries to a PC.

Your PC will need to have a folder where the downloaded files can be stored. **As with all critical data of this type, appropriate security measures should be taken to protect the data after it is placed on the PC.**

The following instructions recommend you create a folder named **fps** at the root of your C: drive, then create a sub-folder called **files** (C:\fps\files). You may use a different file location if you wish, substituting your file path as appropriate as you follow the instructions on the following pages.

> *NOTE: ALM File Down Calculations does not support calculations for Branch 99.*

Summary of Export Formats

As shown on the following pages, there are three file formats available for the export process. Use the following handy chart to choose the appropriate format for your ALM package:

- NOTE: McQueen Financial Services does not use these file formats. The McQueen ALM screen will generate a file formatted correctly for this vendor.

If you use...	Use this export file format...*
McQueen by McQueen Financial Services	The McQueen screen will generate the McQueen format. No selection of Model or Compass is needed in this case.
CUPRO by CUNA Mutual Group	Model
PROFITStar® (CUNA Mutual Group)	Model
CU/ALM-Ware® by Brick & Associates	Model
DATABRIDGE by Compass	Compass

> *Currently the "Expert" export file format is not used by any of the supported packages. However, this format does work and may be appropriate for other third-party applications your credit union is considering. Contact a Client Service Representative for assistance testing this format for compatibility with your vendor's product.*

DOWNLOADING/UPLOADING FILES FOR MCQUEEN FINANCIAL SERVICES

STEP 1: CREATE THE FILES

This step allows you to create the files for uploading to McQueen Financial Services. You can create up to five separate files: Share, CD, CD/Share Rate History, Investment and Loan. The screen also allows you to create print the data from the files (see Page 26), as well as to print detail and summary reports (see Page 6).

1) Select **Tool #130** *ALM – Downloads to McQueen* to display the following screen:

Field Descriptions

Field Name	Description
Corp ID	Select the Corp ID.
Process month/year	Select the process month and year.
Download	Select which files to download. Select to download all five files or select to download only certain files by checking the individual check boxes.
	Select to download files for :
	• Certificate
	• Share
	• Loans
	• Investments
	• CD/share rate history

Field Name	Description
	Detailed information on the contents of the files are shown on starting on Page 26.
Print data from download files	Check this to print a report showing the actual data as it appears in the downloadable file. (See page 26 for more information.)
Print detail/summary reports	Choose *Detail* to see all individual account detail records, or *Summary* just for totals. Choose *Both* for both a Detail and a Summary report. (See the samples shown below.) Choose No if you do not wish to print any report. Examples of the reports are shown starting on Page 6.

STEP 2: UPLOAD THE FILE TO MCQUEEN

When you have generated the file(s) and are ready to upload the data to McQueen Financial Services, contact Audit Link and they will assist you with this process.

EXAMPLES OF MCQUEEN DOWNLOAD REPORTS

Certificate of Deposit Information - Detail

The following report will generate if the Print Report option is set to **Detail**. Account records are grouped and sub-totaled by Certificate Type code with a total number of records at the bottom.

```
4/22/13  14:23:37                       ABC TESTING CREDIT UNION                                          PMFACDR       PAGE
                                    CERTIFICATE OF DEPOSIT INFORMATION REPORT                                           USER
     DETAIL                               PROCESSING MONTH/YEAR - 02/13

        ACCOUNT    CERT   APPL      CURRENT     DIV            MATURITY          ISSUE     LAST RENEW   TERM      YTD      CORP
        NUMBER     TYPE   TYPE      BALANCE     RATE    TERM      DATE      BR    DATE        DATE      CODE   DIVIDENDS   ID

        478-300     02    CDA      16,233.75    .50%     90   4/14/2013   05  1/14/2010   1/14/2013    13       8.24      01
       2571-300     02    CDA       2,487.45    .50%     90   4/14/2013   01  10/14/2006  1/14/2013    26        .18      01
       3586-307     02    CDA       9,013.81    .50%     90   4/25/2013   01  2/25/2008   1/25/2013    20       4.58      01
```

Certificate of Deposit Information - Summary

If the Print Report option is set to **Summary**, the accounts are summarized by Certificate Type code.

```
4/22/13  14:30:37                       ABC TESTING CREDIT UNION                                          PMFACDR       PAGE
                                    CERTIFICATE OF DEPOSIT INFORMATION REPORT                                           USER

     SUMMARY                                PROCESSING MONTH/YEAR - 02/13
        ACCOUNT    CERT   APPL      CURRENT     DIV            MATURITY          ISSUE     LAST RENEW   TERM      YTD      CORP
        NUMBER     TYPE   TYPE      BALANCE     RATE    TERM      DATE      BR    DATE        DATE      CODE   DIVIDENDS   ID

                    02    CDA     211,592.86
                    03    CDA   1,243,098.67
                    04    CDA     396,306.30
```

Share Information - Detail

The following report will generate if the Print Report option is set to **Detail**. Account records are grouped and sub-totaled by Dividend Application with a total number of records at the bottom.

```
4/22/13  14:23:40                    ABC TESTING CREDIT UNION                          PMFASHR      PAGE
                                 SHARE ACCOUNT INFORMATION REPORT                                   USER
    DETAIL                           PROCESSING MONTH/YEAR - 00/00

        ACCOUNT      DIV      G/L        CURRENT      DIV     ACCOUNT        YTD      CORP
        NUMBER       APPL    ACCOUNT     BALANCE      RATE    OPEN DATE    DIVIDENDS    ID

         6151-003    BC     902.94-01        .42      .10    11/01/2010       .00      01
        18893-003    BC     902.94-02    2,139.85     .10     6/06/2007       .36      01
        27351-003    BC     902.94-04      501.41     .10    11/09/2010       .05      01
        31906-003    BC     902.94-03    1,268.44     .10     7/03/2007       .18      01
        31906-004    BC     902.94-03       65.92     .10     7/03/2007       .00      01
        31906-005    BC     902.94-03    2,221.97     .10     7/03/2007       .36      01
```

Share Information - Summary

If the Print Report option is set to **Summary**, the accounts are summarized by Dividend Application.

```
4/22/13  14:30:38                    ABC TESTING CREDIT UNION                          PMFASHR      PAGE
                                 SHARE ACCOUNT INFORMATION REPORT                                   USER
    SUMMARY                          PROCESSING MONTH/YEAR - 00/00

        ACCOUNT      DIV      G/L        CURRENT      DIV     ACCOUNT        YTD      CORP
        NUMBER       APPL    ACCOUNT     BALANCE      RATE    OPEN DATE    DIVIDENDS    ID

                     BC                  10,639.29
                     BS               9,699,770.19
                     BU                 253,846.59
                     CC                 500,714.46
```

Loan Information - Detail

The following report should generate if the Print Report option is set to **Detail**. Account records are grouped and sub-totaled by Loan Category with a total number of records at the bottom.

```
4/22/13  14:23:45                    ABC TESTING CREDIT UNION                          PMFALNR      PAGE
                                   LOAN INFORMATION REPORT                                          USER
    DETAIL                           PROCESSING MONTH/YEAR - 02/13

    ACCOUNT    LN  PU   CURRENT     INT      PAYMENT  PMT   DISBURSEMENT   DATE     ORIGINAL    ORIGINAL   MATURITY  VARRT
    NUMBER     CT  CD   BALANCE     RATE     AMOUNT   FREQ       AMOUNT    OPENED     DATE        AMOUNT      DATE    CODE

    3483-626   PD  34    250.00    2.000%    250.00    M        250.00   1/04/2013  1/04/2013    250.00   3/01/2013   000
    9010-626   PD  34    220.00    2.000%    250.00    M        250.00   8/25/2012  8/25/2012    250.00   9/30/2012   000
```

Loan Information - Summary

If the Print Report option is set to **Summary**, the accounts are summarized Loan Category.

```
4/22/13  14:30:41                    ABC TESTING CREDIT UNION                          PMFALNR      PAGE
                                   LOAN INFORMATION REPORT                                          USER
    SUMMARY                          PROCESSING MONTH/YEAR - 02/13

    ACCOUNT    LN  PU   CURRENT     INT      PAYMENT  PMT   DISBURSEMENT   DATE     ORIGINAL    ORIGINAL   MATURITY  VARRT
    NUMBER     CT  CD   BALANCE     RATE     AMOUNT   FREQ       AMOUNT    OPENED     DATE        AMOUNT      DATE    CODE

               PD        16,271.71
               01     1,339,192.53
               02        64,404.34
```

Investment Information - Detail

The following report should generate if the Print Report option is set to **Detail**. Account records are grouped and sorted by Investment Type with a total number of records at the bottom.

```
4/22/13  14:23:55                    ABC TESTING CREDIT UNION                          PMFAIVR      PAGE
                                 INVESTMENT INFORMATION REPORT                                      USER
    DETAIL                           PROCESSING MONTH/YEAR - 02/13

    INVESTMENT       CUSIP        ORIGINAL         CURRENT    INVEST   MATURE     PURCHASE       MARKET         BOOK
    ID      TYPE     NUMBER         PAR              PAR      RATE     DATE        PRICE         VALUE         VALUE

    BN0001  BN                        .00           .00000   7.000%  04/30/02    100.00000         .00           .00
    BN0002  BN                  855,000.00    855,000.00000   4.000%  10/01/24    855,000.00000  855,000.00   715,000.00
```

```
BN0003  BN              100,000.00    100,000.00000  4.750% 08/15/13  100,000.00000   100,000.00    101,248.20
BN0004  BN              875,000.00    875,000.00000  3.000% 10/01/22  875,000.00000   875,000.00    875,000.00
BN0005  BN              100,000.00    100,000.00000   .641% 11/06/17  100,000.00000   100,000.00     57,156.30
CU0004  BN               35,000.00     35,000.00000  6.500% 06/30/14   35,000.00000    35,000.00     35,000.00
                                      ----------------
        BN                          1,965,000.00000
```

Investment Information - Summary

If the Print Report option is set to **Summary**, the investments are
summarized by Investment Type.

```
4/22/13  14:30:43                    ABC TESTING CREDIT UNION                            PMFAIVR       PAGE
                                     INVESTMENT INFORMATION REPORT                                     USER
    SUMMARY                          PROCESSING MONTH/YEAR - 02/13
INVESTMENT        CUSIP          ORIGINAL        CURRENT   INVEST  MATURE      PURCHASE      MARKET        BOOK
ID     TYPE       NUMBER             PAR            PAR     RATE    DATE         PRICE        VALUE        VALUE
       BN                                   1,965,000.00000
       CD                                  17,155,249.00000
       CO                                           .00500
       FA                                   2,446,408.21944
       HI                                      18,168.75000
       MS                                   3,052,000.00000
       ST                                      56,016.08000

                         GRAND TOTAL:      24,692,842.05444
```

Rate History Information – Detail and Summary

The following report is generated if the Print Report option is set to **Detail or
Summary**. Account records are grouped and sorted by CDs first (by
Certificate Type), then shares (by Dividend Application). A total number of
records is included the bottom.

```
4/22/13  14:23:55                    ABC TESTING CREDIT UNION                            PMFARHR       PAGE
                                     RATE HISTORY INFORMATION REPORT                                   USER
                                     PROCESSING MONTH/YEAR - 02/13

    TYPE C=CD      DIV APPL/     EFFECTIVE      NEW      OLD     SPLIT      CORP
    S=SHARE        CERT TYPE       DATE        RATE     RATE     LEVEL       ID

       C              01        8/16/2002     1.730     .000      2          01
       C              02        8/16/2002     1.830     .000      2          01
       C              03        8/16/2002     1.980     .000      2          01
       C              03        9/03/2002     2.470    1.490      1          01
       C              03        9/03/2002     2.960    1.980      2          01
       C              04        8/16/2002     2.180     .000      2          01
```

DOWNLOADING GENERAL LEDGER DATA

FOR VENDORS OTHER THAN McQUEEN FINANCIAL SERVICES

Use these directions to download General Ledger data. This can be used with vendors other than McQueen Financial Services.

STEP 1: CREATE/REFRESH THE FILE

This step exports data from your CU*BASE general ledger files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool. **Remember that this step must be done <u>every</u> time you wish to download into your ALM package in order to refresh the file with current data.**

1) Select **Tool #128** *ALM-Create/Download GL Information* to display the following screen:

Refer to the table on Page 4 for the proper export format for your ALM software.

Field Descriptions

Field Name	Description
G/L processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month).
	Six months of prior month data is saved on the system. Should you need a month further back, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 4 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown below.) (Also see the back of this booklet for more information.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold spool file	If either of the *Print...* options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the *Print...* options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the *Print...* options have been checked, enter the number of copies to print.

2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where *xx* is your credit union's 2-character ID):

Export File Format	Filename(s) Populated
Model	**GLEXPORT** (or **MODELEXP**)
Expert	**GLBLDAT (A/L)** **GLIEDAT (I/E)**
Compass	**COMGLEXP**

For the Expert format, the first file contains balance sheet data (assets/liabilities) and the second contains income and expense data.

For documentation of the fields in these files, see page33.

Report Samples

The following report will be generated if the *Print report* option is checked:

```
 8/10/05 11.19.29                        Financial Modeling G/L Information Report                       page    1
Processing month/year  -   6/04
Format                 -   MODEL


                                  Expert Banker  Model Manager    Net Debit    Net Credit
GL Act     Net Month    Ending Bal   Net Avg Amt   End Avg Amt    Net Debit    Net Credit
------    ----------    ----------  --------------  --------------   ----------   -----------
100-00          .00      1133.75-          .00       1133.67-          .00          .00
100-01      3462.14-    24221.20-      1703.62-      22518.36-          .00      3462.14
100-02     63600.40-   472675.32-     31783.33-     441883.93-       245.58     63845.98
100-03    390981.47-  2582059.66-    193027.89-    2390412.04-          .00    390981.47
100-04      3521.42-    23872.99-      1735.68-      22143.91-        43.89      3565.31
```

The following report will be generated if the *Print data report* option is checked:

```
8/11/05 12.44.27                         Financial Modeling G/L Data Export Report                       page
Export data type       -  GENERAL LEDGER DATA
Processing month/year  -   6/04
Format                 -   MODEL
                                                                                       1      1      1
          1         2         3         4         5         6         7         8         9         0      1      2
....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5
00000000000000100.00 0000000113375 0000000000000 0000000000000 0000000000000
00000000000000100.01 0000002422120 0000000346214 0000000000000 0000000000000
00000000000000100.02 0000047267532 0000006360040 0000000000000 0000000000000
00000000000000100.03 0000258205966 0000039098147 0000000000000 0000000000000
00000000000000100.04 0000002387299 0000000352142 0000000000000 0000000000000
```

STEP 2: DOWNLOAD THE FILE

This step downloads the file that was populated in the previous step for use on your PC. Remember that your User ID must have appropriate download authority to complete this step. (Contact a Client Service Rep. for more information.)

> *NOTE: If using the "Expert" file format, you will need to* **perform the following steps twice**, *once for each iSeries file name (GLBLDAT and GLIEDAT).*

1) Select **Tool #1375 Data Transfers (Upload or Download)** to display the following screen:
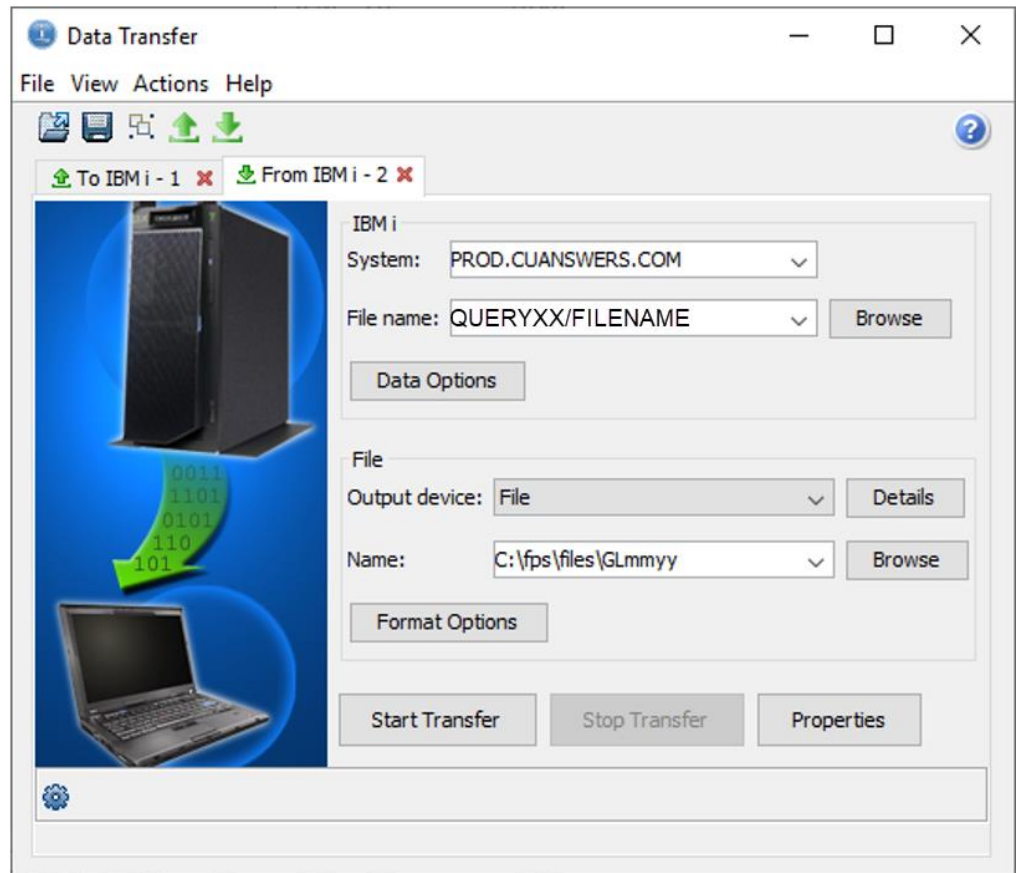
2) Use the settings in the example above, substituting the correct filename as shown in the table on the previous page. For the PC filename, use the appropriate month and year in place of the mmyy.

> *For example, if you used the "Model" export format, you would substitute MODELEXP for FILENAME, and if downloading January 2013 data, the filename would be GL0113.*

3) Click **Start Transfer** to begin the download.

4) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.

> *HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.*

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the procedures appropriate for that application.

DOWNLOADING LOAN ACCOUNT DATA

FOR VENDORS OTHER THAN MCQUEEN FINANCIAL SERVICES

Use these directions to download General Ledger data. This can be used with vendors other than McQueen Financial Services.

STEP 1: CREATE/REFRESH THE FILE

This step exports loan account data from your CU*BASE files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool. **Remember that this step must be done <u>every</u> time you wish to download into your ALM package in order to refresh the file with current data.**

1) Select **Tool #129** *ALM - Create/Download Loan Information* to display the following screen:

Refer to the table on Page 4 for the proper export format for your ALM software.

Field Descriptions

Field Name	Description
Loan processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Six months of prior month data is saved on the system. Should you need a month further back, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)

Field Name	Description
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 4 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print report	Use this to print a formatted report of loan account data. Choose *Detail* to see all individual account detail records, or *Summary* just for totals by loan category code. This report will contain some miscellaneous data that is not actually included in the downloadable file. (See the samples shown below.) Choose *No* if you do not wish to print any report.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown below.) (Also see the back of this booklet for more information.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold print	If either of the *Print...* options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the *Print...* options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the *Print...* options have been checked, enter the number of copies to print.

2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where *xx* is your credit union's 2-character ID):

Export File Format	Filename Populated
Model	**LNEXPORT** **(or MODLNEXP)**
Expert	**GLMATLN**
Compass	**COMLNEXP**

For documentation of the fields in these files, see page 36.

Report Samples

The following report will be generated if the *Print report* option is set to ***Detail***. There will actually be two separate identical reports, one for MEMBER5 (closed-end) loans and the other for MEMBER6 (open credit) loans. Records are grouped and sub-totaled by loan category code, with a grand total at the bottom.

```
 8/31/05 16.01.15                         Financial Modeling Loan Informati on Report                      page   96
Processing month/year  -  7/05

Acct     Acct Loan Current       Intr   Chg Maturity   Repricing  Payment    Pay  Accrual Next
Number   Type Catg Balance       Rate   Freq Date      Date       Amount     Freq Code    Payment    G/L Acct
-------- ---- ---- ------------  ------ ---- ---------- ---------- ---------- ---- ------- ---------- --------

   25011 786  99        982.47 13.500 000  3/19/2006    7/2307      40.00 M   365                    704-00
   29024 786  99        628.77  .001 000  11/01/2005    7/2307      40.00 M   365                    704-00
  123332 770  99      1,033.70 16.500 000  2/18/2005    7/2307      56.00 M   365                    704-00
  124206 770  99        967.93 16.500 000  3/25/2005    7/2307      52.50 M   365                    704-00
 1041509 786  99        722.35 13.500 000  4/02/2004    7/2307      40.00 M   365                    704-00
 9182060 786  99        992.81 13.500 000  3/12/2007    7/2307      40.00 M   365                    704-00
                  --------------
             99     11,662.45                                                                        704-00


                  --------------
                  14,073,863.40

 TOTAL RECORDS LISTED-       1234
```

The following report will be generated if the *Print report* option is set to ***Summary***. There will actually be two separate identical reports, one for MEMBER5 (closed-end) loans and the other for MEMBER6 (open credit) loans.

```
 8/31/05 16.25.29                         Financial Modeling Loan Informati on Report                      page    1
Processing month/year  -  7/05

Acct     Acct Loan Current       Intr   Chg Maturity   Repricing  Payment    Pay  Accrual Next
Number   Type Catg Balance       Rate   Freq Date      Date       Amount     Freq Code    Payment    G/L Acct
-------- ---- ---- ------------  ------ ---- ---------- ---------- ---------- ---- ------- ---------- --------

             01     308,940.06                                                                       702-01
             02      12,866.65                                                                       702-02
             04     322,641.27                                                                       702-04
             05  10,432,148.63                                                                       702-05
             15     866,541.79                                                                       702-15
             16   2,119,062.55                                                                       702-16
             99      11,662.45                                                                       704-00
                  --------------
                  14,073,863.40


 TOTAL RECORDS LISTED-       1234
```

The following report will also be generated if the *Print report* option is set to either ***Detail*** or ***Summary***:

```
 8/31/05 16.01.17                            CUPRO General Information Report                               page    1

Number of members-  25,177
Number of loans-   5,959
Number of borrowers-  5,999
New loan selection date-   7/05
$ Value of new loans-  4,917,351.31
Delinquent loan count-     573
Delinquent loan amount-  5,317,080.50
```
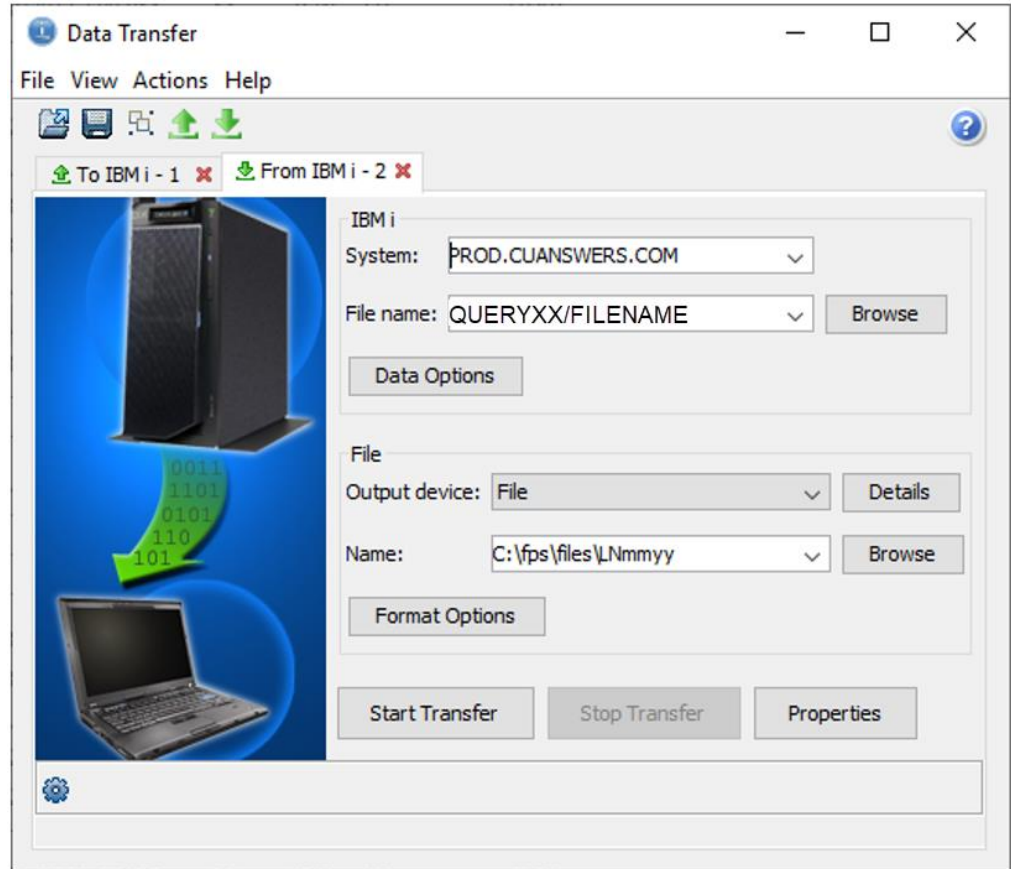
The following report will be generated if the *Print data report* option is checked. **(Remember that this contains ALL loan data, both MEMBER5 and MEMBER6.)**

Model Format:

```
 3/06/09  15:51:33
                                    FINANCIAL MODELING G/L DATA EXPORT REPORT                            USER ALYCIAM
Export data type       -  GENERAL LEDGER DATA
Processing month/year  -   1/09
Format                 -  MODEL
                                                                                 1         1         1         1
          1         2         3         4         5         6         7         8         9         0         1         2         3
....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0
00000000000000111.00 0000028053069 0000001526299 0000000000000 0000000000000  01
00000000000000111.02 0000003468636 0000000191911 0000000000000 0000000000000  01
00000000000000111.20 0000008471426 0000000426652 0000000000000 0000000000000  01
00000000000000111.22 0000012343153 0000000749299 0000000000000 0000000000000  01
00000000000000111.30 0000050151569 0000002773195 0000000000000 0000000000000  01
00000000000000111.32 0000098349121 0000005525439 0000000000000 0000000000000  01
00000000000000111.40 0000053966161 0000004191395 0000000000000 0000000000000  01
00000000000000111.45 0000002387194 0000000235083 0000000000000 0000000000000  01
Total records processed-       561
```

Expert Format:

```
 8/31/05  16.40.35                  Financial Modeling G/L Data Export Report                            page  120

Export data type       -  LOAN INFORMATION
Processing month/year  -   7/05
Format                 -  EXPERT
                                                                                 1         1         1
          1         2         3         4         5         6         7         8         9         0         1         2
....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5...
     25011,786,99,     982.47,13.500,000,20060319,00000000,     40.00,M,20040428,    991.14,20040226,20010919
     29024,786,99,     628.77,  .001,000,20051101,00000000,     40.00,M,20040501,    628.77,20040419,20030501
    123332,770,99,    1033.70,16.500,000,20050218,00000000,     56.00,M,20040826,   1033.70,20030218,19890331
    124206,770,99,     967.93,16.500,000,20050325,00000000,     52.50,M,20040523,       .00,20030325,19991123
   1041509,786,99,     722.35,13.500,000,20040402,00000000,     40.00,M,20030928,    997.45,20030207,20011002
   1352701,786,99,     235.07,13.500,000,20050201,00000000,     40.00,M,20031128,    235.07,20031031,19990201
   9076003,786,99,     962.72,13.500,000,20050207,00000000,     40.00,M,20040928,    962.72,20040810,20000807
   9182060,786,99,     992.81,13.500,000,20070312,00000000,     40.00,M,20050428,    992.81,20050330,20020912

Total records processed-     5,959
```

STEP 2: DOWNLOAD THE FILE

This step downloads the file created in the previous step for use on your PC. Remember that your User ID must have appropriate download authority to complete this step. (Contact a Client Service Rep. for more information.)

1) Select **Tool #1375** *Data Transfers (Upload or Download)* to display the following screen:

2) Use the settings in the example above, substituting the correct filename as shown in the table on the previous page. For the PC filename, use the appropriate month and year in place of the mmyy.

> *For example, if you used the "Model" export format, you would substitute MODLNEXP for FILENAME, and if downloading January 2013 data, the PC filename would be LN0113.*

3) Click **Start Transfer** to begin the download.

4) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.

HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the procedures appropriate for that application.

DOWNLOADING CERTIFICATE ACCOUNT DATA

FOR VENDORS OTHER THAN MCQUEEN FINANCIAL SERVICES

Use these directions to download General Ledger data. This can be used with vendors other than McQueen Financial Services.

STEP 1: CREATE/REFRESH THE FILE

This step exports certificate account data from your CU*BASE files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool. **Remember that this step must be done <u>every</u> time you wish to download into your ALM package in order to refresh the file with current data.**

1) Select **Tool #127** *ALM - Create/Download CD Information* to display the following screen:

Refer to the table on Page 4 for the proper export format for your ALM software.

Field Descriptions

Field Name	Description
G/L processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month).

Field Name	Description
	Six months of prior month data is saved on the system. Should you need a month further back, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 4 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print report	Use this to print a formatted report of certificate account data. Choose *Detail* to see all individual account detail records, or *Summary* just for totals by CD Type code. This report will contain some miscellaneous data that is not actually included in the downloadable file. (See the samples shown below.) Choose *No* if you do not wish to print any report.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown below.) (Also see the back of this booklet for more information.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold print	If either of the *Print...* options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the *Print...* options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the *Print...* options have been checked, enter the number of copies to print.

2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where *xx* is your credit union's 2-character ID):

Export File Format	Filename Populated
Model	**CDEXPORT** **(or MODCDEXP)**
Expert	**GLMATCD**
Compass	**COMCDEXP**

Report Sample

The following report will be generated if the *Print report* option is set to *Detail*. Records will be grouped and sub-totaled by Certificate Type code, and the last page shows a summary by remaining term.

```
 8/31/05 16.45.34                   Financial Modeling Certificate of Deposit Report                    page   96

Processing month/year  -  7/05
Acct        Acct Cert Current      Divd  Term Maturity   Issue      Term Cert
Number      Type Type Balance      Rate  Days Date       Date       Left Code
---------   ---- ---- ------------ ----- ---- ---------- ---------- ---- ----
 9669008 455 92        33,430.66   2.550 730  6/15/2006  6/15/2004  288  ICD
 9690006 455 92         3,692.64   2.750 730  7/28/2006  7/28/2004  331  ICD
 9761004 455 92           846.17   3.750 730  4/15/2007  4/15/2005  592  ICD
 9861001 450 92         9,643.56   2.550 730  5/05/2006  5/05/2004  247  ICD
                     --------------
            92    4,778,609.34                                           ICD
```

```
 8/31/05 16.45.34                   Financial Modeling Certificate of Deposit Report                    page   97
Processing month/year  -  7/05

Term
Left      Count     Balance
----      -----     ------------
< 30      565       8,001,879.98
< 60      420       8,016,895.44
< 91      261       3,578,295.31
<121      258       2,757,325.38
<151      405       5,235,818.81
<181      360       5,403,816.77
<365      766       1,696,304.27
366+      866       8,757,130.46
                    --------------
                    63,447,466.42

Total records processed-      4,901
```

The following report will be generated if the *Print report* option is set to *Summary*. (Notice the last page includes the same summary by term as the *Detail report shown above.)

```
 8/31/05 16.52.49                   Financial Modeling Certificate of Deposit Report                    page    1

Processing month/year  -  7/05

Acct        Acct Cert Current      Divd  Term Maturity   Issue      Term Cert
Number      Type Type Balance      Rate  Days Date       Date       Left Code
---------   ---- ---- ------------ ----- ---- ---------- ---------- ---- ----

            01      325,457.91                                           CDA
            03    1,341,766.37                                           CDA
            04      671,899.28                                           CDA
            06    3,904,615.92                                           CDA
            07    2,537,127.32                                           CDA
            08        7,240.11                                           CDA
            09   30,171,337.34                                           CDA
            13      417,712.53                                           CDA
            15    5,051,469.97                                           CDA
            16      301,344.49                                           CDA
            18    2,853,831.82                                           CDA
            20      275,551.41                                           CDA
            40    1,025,214.58                                           ICD
            49      129,171.45                                           ICD
            50      442,962.97                                           CDA
            53      403,402.35                                           CDA
            55      208,212.79                                           CDA
            60       39,812.21                                           ICD
            69       85,162.21                                           ICD
            70       24,962.28                                           ICD
            71       17,703.60                                           ICD
            80       87,642.41                                           ICD
            90    8,345,255.76                                           ICD
            92    4,778,609.34                                           ICD
```

```
 8/31/05 16.45.34                 Financial Modeling Certificate of Deposit Report                    page   2
Processing month/year  -  7/05

Term
Left      Count     Balance
----      -----     ------------
< 30      565       8,001,879.98
< 60      420       8,016,895.44
< 91      261       3,578,295.31
<121      258       2,757,325.38
<151      405       5,235,818.81
<181      360       5,403,816.77
<365      766       1,696,304.27
366+      866       8,757,130.46
                    --------------
                    63,447,466.42

Total records processed-    4,901
```

The following report will be generated if *Print data report* is checked.

Model Format:

```
 8/31/05 16.45.35                      Financial Modeling G/L Data Export Report                       page   99

Export data type      -  CERTIFICATE OF DEPOSIT INFORMATION
Processing month/year -  7/05
Format                -  MODEL
                                                                              1         1         1
          1         2         3         4         5         6         7         8         9         0         1         2
....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5...
   9669008,455,ICD,    3343066, 2550,  730,060615,92
   9690006,455,ICD,     369264, 2750,  730,060728,92
   9761004,455,ICD,      84617, 3750,  730,070415,92
   9861001,450,ICD,     964356, 2550,  730,060505,92

Total records processed-    4,901
```

Expert Format:

```
 8/31/05 16.59.16                      Financial Modeling G/L Data Export Report                       page   99

Export data type      -  CERTIFICATE OF DEPOSIT INFORMATION
Processing month/year -  7/05
Format                -  EXPERT
                                                                              1         1         1
          1         2         3         4         5         6         7         8         9         0         1         2
....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5....0....5...
CD-ICD,92,  9669008,455,20040615,20060615,  33430.66, 2.550
CD-ICD,92,  9690006,455,20040728,20060728,   3692.64, 2.750
CD-ICD,92,  9761004,455,20050415,20070415,    846.17, 3.750
CD-ICD,92,  9861001,450,20040505,20060505,   9643.56, 2.550

Total records processed-    4,901
```

STEP 2: DOWNLOAD THE FILE

This step downloads the file created in the previous step for use on your PC. Remember that your User ID must have appropriate download authority to complete this step. (Contact a Client Service Rep. for more information.)

1) Select **Tool #1375** *Data Transfers (Upload or Download)* to display the following screen:
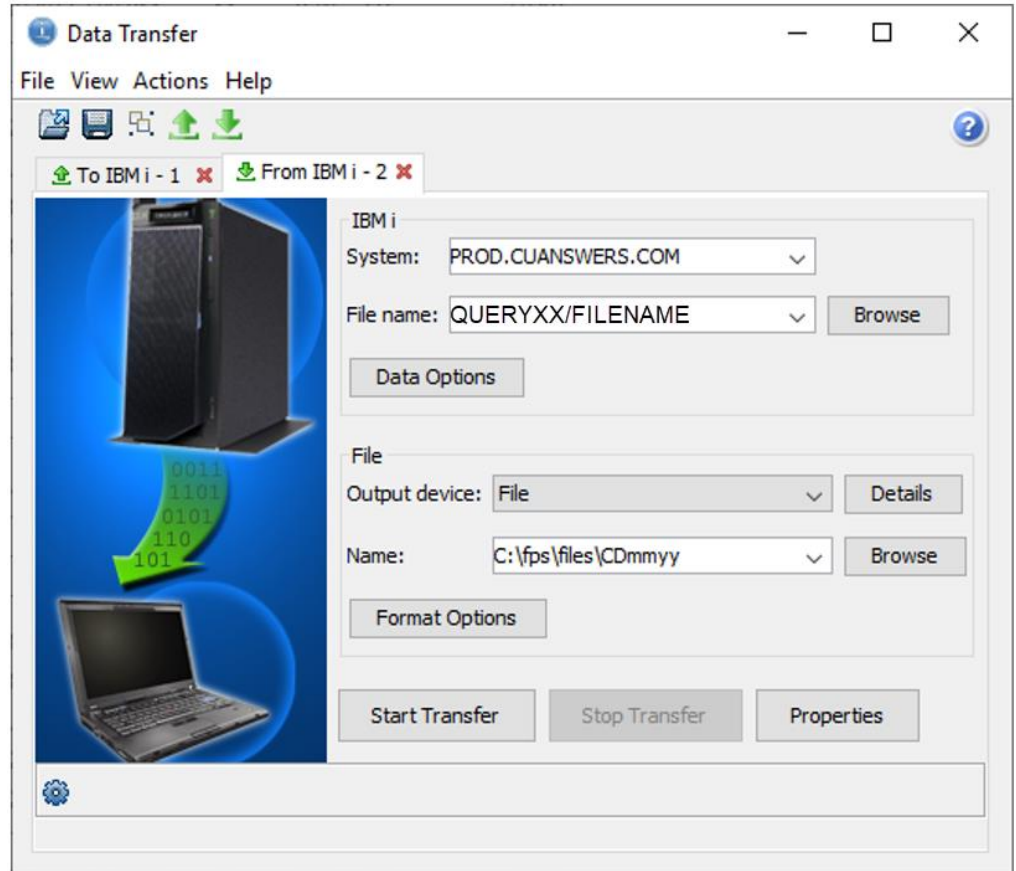
2) Use the settings in the example above, substituting the correct filename as shown in the table on the previous page. For the PC filename, use the appropriate month and year in place of the mmyy.

> *For example, if you used the "Model" export format, you would substitute MODCDEXP for FILENAME, and if downloading January 2013 data, the PC filename would be CD0113.*

3) Click **Start Transfer** to begin the download.

4) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.

HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the appropriate procedures.

ALM File Documentation

McQueen File (Share)

Field Name	Field Length	Comments
Account Base	9	
Account Type	3	
Share Type or Dividend Application	2	
General Ledger Number	5	
Branch	2	
Current Balance	12	Sign is in last position
Dividend Rate	5	Suppressed leading zeros, decimal is not sent. EX: Ten percent is sent with three blanks followed by 10.
Account Opening Date	8	ccyymmdd
YTD Dividends	9	Field includes leading zeros. EX: 107 is sent as 000000107

McQueen File (CD)

Field Name	Field Length	Comments
Account Base	9	
Account Type	3	
CD Application Type	3	
Current Balance	11	If value is a negative, field length increased by 1
Interest Rate	5	3 decimal positions xx.xxx. Decimal is not sent. EX: Ten percent is sent with two blanks followed by 100.
Term in number of days	5	
Maturity Date	8	ccyymmdd
Certificate Type	2	
Branch ID	2	
Corp ID	2	
Issue Date	8	ccyymmdd
Last Renewal Date	8	ccyymmdd
Term# (how many terms renewed)	2	
YTD dividends	9	

McQueen File (CD Rate)

Field Name	Field Length	Comments
Corp ID	2	
Share DIVAPL or CD type	3	
Effective Date	8	ccyymmdd
New Rate	5	3 decimals xx.xxx. Decimal is not sent. EX: Ten percent is sent with two blanks followed by 100.
Old Rate	5	3 decimals xx.xxx. Decimal is not sent. EX: Ten percent is sent with two blanks followed by 100.
Split level or tier #	1	
Type	1	(C = CD, S=Share)

McQueen File (Loan)

Field Name	Field Length	Comments
Account Base	9	
Account Type	3	
Loan category	2	
Current Balance	11	xxxxxxxx.xx (sign in last position, blank if positive)
Interest Rate	5	3 decimals xx.xxx
Variable Rate code	3	
Maturity Date	8	ccyymmdd
Balloon Date	6	ccyymmdd
Scheduled Payment amount	11	xxxxxxxxx.xx
Payment Frequency	1	
Next Payment Date	6	ccyymmdd
Disbursement Amount	9	xxxxxxx.xx
Last disbursed Date	8	ccyymmdd
Date Opened	8	ccyymmdd
Branch	2	
Corp ID	2	
Next Repricing Date	8	ccyymmdd (If no date, all zeros are sent.)
Last Repricing Date	8	ccyymmdd (If no date, all zeros are sent.)
Rate Change Frequency	2	If no rate change frequency, then field is sent as all zeros.
Lifetime Ceiling	5	
Lifetime Floor	5	
Periodic Maximum change	5	xx.xxx (Field is sent as five character alpha numeric)

Field Name	Field Length	Comments
Periodic Minimum change	5	xx.xxx (Field is sent as five character alpha numeric)
Original Date	8	ccyymmdd
Original Interest Rate	5	
Original Balance	11	Includes leading zeros - EX: 4565.00 is shown as 00000456500
Participation Percentage	5	xxxxx (Two decimal places)
Participation Status	1	
Purpose Code	2	
Business Unit	2	
Index for Variable Rate Loans	3	
Spread over index for variable rate loans	5	Includes decimal - xx.xxx If no value field is outputed as .000
Index formula code +/-	1	
Credit Score	5	If no score, field is sent as all zeros
Credit Score Date	10	CCYY-MM-DD
Identification of re-written loans	3	
City	20	
State	2	
ZIP	9	
Dealer ID	4	If no dealer, field is sent as all zeros
Non-Accrual Flag	1	
Original LTV	4	xxx.x If no value field is outputted as .0
Original DTI	4	xxx.x If no value field is outputted as .0
Original Risk Score	4	xxxx Includes leading 0
Risk Level	1	

Loan Classification Code	3	
Credit Bureau Status	2	xx If no value field is outputted as 00
Bankruptcy Date	8	CCYYMMDD
Bankruptcy Type	15	
Risk Score at Write Off	4	
Loan Category at Write Off	2	
Loan Balance at Write Off	11	xxxxxxxx.xx If no value field is outputted as .00
Write Off Date	8	CCYYMMDD
Charge Off Date	8	CCYYMMDD
Balance at Charge Off	11	xxxxxxxx.xx If no value field is outputted as .00
Loan Security Code	2	

MᴄQᴜᴇᴇɴ Fɪʟᴇ (Iɴᴠᴇsᴛᴍᴇɴᴛ)

Field Name	Field Length	Comments
Investment ID	6	
Investment Type	2	
Investment Rate	6	xxx.xxx (if decimal is used, this field is increased the field size by one) (This is the book yield)
Description	30	Commas are eliminated
CUSIP Number	20	
Original Par	10	Face Value (2 decimals) (if decimal is used, this field is increased the field size by one) (This is the face value)
Current Par	12	Current Market Price (5 decimals) (if decimal is used, this field is increased the field size by one) (This is the current market price)
Coupon Rate	6	Projected Yield (xxx.xxx)
Maturity Date	8	ccyymmdd
Review Date	6	yymmdd (this is the Call Date)
Purchase Price	13	Settlement Amount (5 decimals) (if decimal is used, it increases the field size by one)
Book Value	11	Book amount (2 decimals) (if decimal is used, it increases the field size by one)
Market Value	11	2 decimals (if decimal is used, it increases the field size by one)
Settlement date	8	ccyymmdd

ALM G/L FILE (MODEL)

File Key - MODELEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	G/L Number	20	1-20	XXXXXXXXXXXXXXXXX.XX
B	G/L Balance/Resulting Balance	22-34	13	XXXXXXXXXXXXX
C	Income/Expense - Net Balance Asset/Liability - Average Daily Balance	36-48	13	XXXXXXXXXXXXX
D	Asset/Liablility only - Total Debits	50-62	13	XXXXXXXXXXXXX
E	Asset/Liablility only - Total Credits	64-76	13	XXXXXXXXXXXXX
F	Location	78	1	X
G	Corp ID	80-81	2	XX

ALM FILE G/L (EXPERT)

File Key – GLBLDAT (only for Assets/Liabilities)

```
Line   ....+....1....+....2....+....3....+....4.
       GLBLDAT
000001 000070110, 13677632.50,- 632660.68, ,01
000002 000070111,        .00,        .00, ,01
000003 000070112,  4356789.33,-   2841.47, ,01
000004 000070113, 11335868.38,   87210.98, ,01
000005 000070114,        .00,        .00, ,01
000006 000070115,        .00,        .00, ,01

       A         B          C      D E
```

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	G/L Number	10	1-10	XXXXXXXXXX
B	G/L Balance	11	12-22	XXXXXXXX.XX
C	Net Average Amount	12	24-35	XXXXXXXXXXXX
D	Location	37-38	2	XX
E	Corp ID	40-41	2	XX

```
Line   ....+....1....+....2....+...
       GLIEDAT
000001 000011110,-  80165.24, ,01
000002 000011111,       .00, ,01
000003 000011112,-  20864.29, ,01
000004 000011113,-  57328.53, ,01
000005 000011114,       .00, ,01
000006 000011128,-   5424.24, ,01

       A         B      C D
```

File Key – GLIEDAT (only for Income/Expense Accounts)

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	G/L Number	10	1-10	XXXXXXXXXX
B	Net Monthly Activity	11	12-23	XXXXXXXX.XX
C	Location ID	2	22-26	XX
D	Corp ID	2	27-28	XX

ALM FILE G/L (COMPASS)

File Key – COMGLEXP

```
Line    ....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+.
        COMGLEXP
000001 00000000000000111.10  0000049987062  0000008016524  0000000000000  0000000000000    01
000002 00000000000000111.11  0000000000000  0000000000000  0000000000000  0000000000000    01
000003 00000000000000111.12  0000012399019  0000002086429  0000000000000  0000000000000    01
000004 00000000000000111.13  0000031462338  0000005732853  0000000000000  0000000000000    01
          A       B          C              D              E              F      G H
```

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Zeros	14	1-14	OOOOOOOOOOOOOO
B	G/L Account Number	6	15-20	XXX.XX
C	End of Month Balance	14	22-35	-XXXXXXXXXXXX
D	End of Month Average (A&L)/ Net Total (I&E)	14	37-50	-XXXXXXXXXXXX
E	Debit Total (A&L)	14	52-65	-XXXXXXXXXXXX
F	Credit Total (A&L)	14	67-80	-XXXXXXXXXXXX
G	Branch ID	2	82-83	XX
H	Corp ID	2	85-86	XX

ALM File Loan (Model)

File Key – MODLNEXP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-29	11 digits, includes 2 decimal places (no decimal point), 1 space for negative symbol
E	Interest Rate	5	31-35	5 digits, includes 3 decimal places (no decimal point)
F	Variable Rate Code	3	37-39	3 digits
G	Maturity Date	8	41-48	CCYYMMDD
H	Balloon Date	6	50-55	YYMMDD
I	Scheduled Payment Amount	11	57-67	11 digits, includes 2 decimal places (no decimal point)
J	Payment Frequency	1	69	1 character (Alpha/Numeric)
K	Accrual Code	3	71-73	3 digits
L	Next Payment Date	8	75-82	CCYYMMDD
M	Branch	2	84-85	2 digits
N	Corp ID	2	87-88	2 digits
O	Next Repricing Date	6	90-97	YYMMDD
P	Last Repricing Date	8	99-106	CCYYMMDDD
Q	Rate Change Frequency	2	108-109	2 digits
R	Lifetime Ceiling	5	111-115	5 digits, includes 3 decimal places (no decimal point)

S	Lifetime Floor	5	117-121	5 digits, includes 3 decimal places (no decimal point)
T	Decimal periodic Maximum Change	5	123-127	5 digits, includes 3 decimal places (no decimal point)
U	Decimal periodic Minimum Change	5	129-133	5 digits, includes 3 decimal places (no decimal point)
V	Origination Date	8	135-142	CCYYMMDD
W	Original Interest Rate	5	144-148	5 digits, includes 3 decimal places (no decimal point)
X	Original Balance	11	150-160	11 digits, includes 2 decimal places (no decimal point)
Y	Participation Percentage	5	162-166	5 digits, includes 2 decimal places (no decimal point)
Z	Participation Status	1	169	1 character
1	Loan Purpose Code	2	170-171	2 characters
2	Principal Paid	9	173-181	9 digits, includes 2 decimal places (no decimal point)

ALM LOAN FILE (EXPERT)

File Key – GLMATLN

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-30	11 digits, includes 2 decimal places (includes decimal point), 1 space for negative symbol
E	Interest Rate	6	32-37	5 numbers, includes 3 decimal places (includes the decimal point)
F	Variable Rate Code	3	39-41	3 digits
G	Maturity Date	8	43-50	CCYYMMDD
H	Balloon Date	8	53-59	CCYYMMDD
I	Scheduled Payment Amount	11	61-72	11 digits, includes 2 decimal places (includes the decimal point)
J	Payment Frequency	1	74	1 character
K	Next Payment Date	8	76-83	CCYYMMDD
L	Disbursement Amount	11	85-96	11 digits, includes 2 decimal places (includes the decimal point)
M	Last Disbursed Date	8	98-105	CCYYMMDD
N	Date Opened	8	107-114	CCYYMMDD
O	Branch	2	116-117	2 digits
P	Corp ID	2	119-120	2 digits
Q	Next Repricing Date	8	122-129	CCYYMMDD
R	Last Repricing Date	8	131-138	CCYYMMDD

S	Rate Change Frequency	2	140-141	2 digits
T	Lifetime Ceiling	5	143-147	5 digits (no decimal point)
U	Lifetime Floor	5	149-153	5 digits (no decimal point)
V	Decimal periodic Maximum Change	5	155-159	5 digits, includes 2 decimal places (no decimal point)
W	Decimal periodic Minimum Change	5	161-165	5 digits, includes 2 decimal places (no decimal point)
X	Original Date	8	167-174	CCYYMMDD
Y	Original Interest Rate	5	176-180	5 digits, includes 2 decimal places (no decimal point)
Z	Original Balance	11	182-192	11 numbers, includes 2 decimal places (no decimal point)
1	Participation Percentage	5	194-198	5 digits, includes 3 decimal places (no decimal point)
2	Participation Status	1	200	1 character
3	Loan Purpose Code	2	202-203	2 characters

ALM File Loan (Compass)

File Key – COMLNEXP

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 characters
C	Loan Category	2	15-16	2 characters
D	Current Balance	11	18-30	11 digits, 2 are decimal places (includes decimal period), 1 space for negative symbol
E	Interest Rate	5	32-36	5 digits (no decimal point)
F	Variable Interest	3	38-40	3 digits (no decimal point)
G	Maturity Date	8	42-49	CCYYMMDD
H	Balloon Loan Date	6	51-56	YYMMDD
I	Scheduled Payment Amount	11	58-68	11 digits, includes 2 decimal places (no decimal point)
J	Loan Payment Frequency	1	70	1 character (Alpha/Numeric)
K	Accrual Code	3	72-74	3 digits
L	Next Payment Date	6	76-81	YYMMDD
M	Branch ID	2	83-84	2 digits
N	Corp ID	2	86-87	2 digits
O	Next Repricing Date	8	89-96	CCYYMMDD
P	Last Repricing Date	8	98-105	CCYYMMDD
Q	Rate Change Frequency	2	107-108	2 digits
R	Lifetime Ceiling	5	110-114	5 digits (no decimal point)

S	Lifetime Floor	5	116-120	5 digits (no decimal point)
T	Decimal periodic Ceiling	5	122-126	5 digits (no decimal point)
U	Decimal periodic Floor	5	128-132	5 digits (no decimal point)
V	Origination Date	8	134-141	CCYYMMDD
W	Original Interest Rate	5	143-147	5 digits, includes 2 decimal places (no decimal point)
X	Original Balance	11	149-161	11 digits, includes 2 decimal places (includes decimal point), room for negative sign if needed
Y	Participation Percent	5	163-167	5 numbers, 3 are decimals (no decimal point)
Z	Loan Status	1	169	1 character
1	Payment Type	1	171	1 character
2	Non-Accrual Indicator	1	173	1 character
3	Purpose Code	1	175-176	1 characters

ALM CERTIFICATE (MODEL)

File Key – MODCDEXP

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-9	9 digits
B	Account Type	3	11-13	3 digits
C	CD Application Type	3	15-17 (18 and 19 are spaces)	3 characters
D	Current Balance	11	20-30	11 digits, includes 2 decimal places (no decimal point)
E	Interest Rate	5	32-36 (37 and 38 are spaces)	5 digits, includes 2 decimal places (no decimal point)
F	Term/Number of Days	4	39-42	4 digits
G	Maturity Date	6	44-49	YYMMDD
H	Certificate Type	2	51-52	2 digits
I	Branch ID	2	54-55	2 digits
J	Corp ID	2	57-58	2 digits

ALM CERTIFICATE (EXPERT)

File Key – GLMATCD

Commas separate the fields in this file. No commas are included in the fields themselves.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	CD Application Type	6	1-6	CD-XXX (3 characters Alpha/Numeric)
B	Certificate Type	2	8-9	2 digits
C	Account Base	9	11-19	9 digits
D	Account Type	3	21-23	3 digits
E	Issue Date	8	25-32	CCYYMMDD
F	Maturity Date	8	34-41	CCYYMMDD
G	Current Balance	11	43-54	11 digits, includes 2 decimal places (includes decimal point)
H	Interest Rate	5	56-61	5 numbers, includes 3 decimal places (includes decimal point)
I	Branch ID	2	63-64	2 digits
J	Corp ID	2	66-67	2 digits

ALM Certificate (Compass)

File Key – COMCDEXP

Spaces separate the fields in this file. No commas are included in the fields.

Letter Indicator	Field Name	Internal Field Length	Output Field Position	File Output
A	Account Base	9	1-09	9 digits
B	Account Type	3	11-13	3 digits
C	CD Application Type	3	15-17 (18 and 19 are both spaces)	3 characters
D	Current Balance	11	20-30	11 digits, includes 2 decimal places (no decimal point)
E	Interest Rate	5	32-36	5 digits, includes 3 decimal places (no decimal point)
F	Term/Number of Days	4	39-42	4 digits
G	Maturity Date	6	44-49	YYMMDD
H	Certificate Type	2	51-52	2 digits
I	Branch ID	2	54-55	2 digits
J	Corp ID	2	57-58	2 digits