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# NCUA Share Insurance Report

## Analyzing your Account Balances for Share Insurance

### INTRODUCTION

The “Share Insurance Report” aggregates accounts and produces eight reports based on account ownership plus a summary report. These reports will help you to calculate the amount of your members’ shares and deposits that are covered by the National Credit Union Share Insurance Fund (NCUSIF).

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# REPORT OVERVIEW

## UNDERSTANDING THE NCUA CALCULATION

The NCUA insures accounts in credit unions through the National Credit Union Share Insurance Fund. Currently, the NCUA insures share accounts in federally insured credit unions for \$250,000 per qualifying account.

If you haven't visited the NCUA's website recently, now would be a great time to get a refresher of how these very complex calculations work. Visit <https://www.ncua.gov/files/press-releases-news/NCUAHowYourAcctInsured.pdf> and review the excellent materials explaining the concepts. You might be surprised to learn how much more coverage a member can actually get, if they set up their accounts just right! The presentation "Share Insurance and You," is also available on the NCUA website.

## REPORT DETAIL

The CU\*BASE Share Insurance Report provides the insured and uninsured amounts of your deposits broken down by the account ownerships listed below. All the reports are aggregated by SSN/TIN except the Revocable Trust Report which is aggregated by Account Base.

**1) SINGLY-HELD ACCOUNTS** (no joint owners)

*Except for "special" Membership Designations selected in #4 and #6 below.*

**2) JOINTLY-HELD ACCOUNTS** (one or more joint owners)

*Except for "special" Membership Designations selected in #4 and #6 below.*

**3) IRA ACCOUNTS** (Regular/Roth/Roth Conversion excluding Coverdell Education Savings IRAs)

**4) REVOCABLE TRUSTS** by Membership Designation code

*When printing the report, you define which Membership Designation codes you use for trusts so that they will be separated and included only on this section of the report.*

**5) COVERDELL EDUCATION IRAS** (formerly Education IRA savings accounts)

**6) BUSINESS ACCOUNTS** – by Membership Designation code

**7) GOVERNMENT ACCOUNTS** – by Membership Designation code

**8) EXCLUDED MEMBERSHIP DESIGNATIONS**

*When printing the report, you define any "special" Membership Designations you consider not eligible for this insurance, and these memberships are excluded from all other sections. This could include non-natural-person accounts or irrevocable trusts.*

*This might mean that you will need to review your Membership Designation codes and create some new ones specifically for the purpose of segregating memberships on this report. Membership Designation codes are configured via **Tool #523 Membership Designation Configuration**. Contact a Client Service Rep. if you would like assistance.*

Keep in mind that all the reports except Revocable Trusts are based on accounts at your credit union, not memberships! The accounts can include share draft (checking) accounts, share (savings) accounts, money market accounts and certificate of deposit accounts.

There will be a separate **Summary Report** with totals from the various sections (singly-held, jointly-held, Non-Coverdell IRAs, etc.) This page will be particularly helpful when filling out your **5300 Call Report**.

There will be a special line item on the summary for **Joint Owners without SSN/TIN** to identify places where we didn't have complete SSN/TIN information for a joint owner (meaning that CU\*BASE has a name on file but no SSN/TIN for that particular secondary names record). The NCUA generally requires this amount be insured because you are not able to prove exactly who owns it. This will give you a sense of the number of accounts where you might want to do some cleanup of your joint owner records.

## **NEGATIVE BALANCE ACCOUNTS**

On the NCUA Share Insurance Report, negative balance accounts are factored into the insurance calculations, but are not reported as uninsured funds.

If the SSN/TIN has multiple accounts and one of the accounts is negative, the negative balance account will be subtracted from the TOTAL SAVINGS balance reported. On the detail report, if the TOTAL SAVINGS balance nets to a negative balance, the negative balance is listed in the NEGATIVE BAL AMT column and both the UNINSURED AMOUNT and INSURED AMOUNT are reported as zero.

If a negative balance account is the only account for the SSN/TIN, the negative account balance is listed in both the TOTAL SAVINGS and the NEGATIVE BAL AMT columns on the detail report. Both the UNINSURED AMOUNT and INSURED AMOUNT are reported as zero.

## **SELECTION PANEL**

You can run the report for all members or only those members with uninsured funds.

If you want detail on all the accounts at your credit union, run the Detail report for All Members. This version of the report could be helpful for cleaning up the records at your CU with missing SSN/TINs.

*NOTE: You will receive all 9 reports regardless of the selection criteria entered.*

## NCUA Share Insurance Report (Tool #545)

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION  
File Edit Tools Help

### NCUA Share Insurance Report

Report Options		Response
Corp ID	<input type="text" value="01"/>	<input checked="" type="checkbox"/> Job queue
Reporting period	<input type="text" value="Aug 2019"/> [MMYYYY]	Copies <input type="text" value="1"/>
Report type	<input type="radio"/> Summary <input checked="" type="radio"/> Detail	Printer <input type="text" value="P1"/>
Include members	<input checked="" type="radio"/> All members <input type="radio"/> Only members with uninsured funds	
Mask the first <input type="text" value="5"/> digits of the SSN/TIN #		
<input type="checkbox"/> Export member information for excess share insurance reporting		

Report #	NCUSIF Coverage	Ownership Type
1	<input type="text" value="250,000"/>	Singly-held accounts
2	<input type="text" value="250,000"/>	Jointly-held accounts
3	<input type="text" value="250,000"/>	IRA accounts
4	<input type="text" value="250,000"/>	Revocable trusts: Membership designations to include <input type="button" value="Select"/>
5	<input type="text" value="250,000"/>	Coverdell education IRAS
6	<input type="text" value="250,000"/>	Business accounts: Membership designations to include <input type="button" value="Select"/>
7	<input type="text" value="250,000"/>	Government accounts: Membership designations to include <input type="button" value="Select"/>
8	N/A	Excluded membership designations <input type="button" value="Select"/>
9	N/A	Summary

Retrieve Settings  
Save Settings

← → ↑ || 🖨️ 🔗 ⓘ ? @ FR (3538) 9/12/19

### Field Descriptions

Report Option	Description
Corp ID	Corporate ID
Reporting period	Select the Reporting Period by MMYYYY
Report type	D = Detail All accounts per SSN/TIN are displayed. (except for the trust report which is all accounts per account base) S = Summary One line per SSN/TIN is displayed (except for the trust report which is one line per account base). You will <u>not</u> get account detail.
Include members	A = All Information will display for all of your members. O = Only Members w/ Uninsured Funds Information will display for only the members with uninsured funds. Uninsured funds are the amount over the NCUSIF coverage amount. Note: Negative balance accounts do not display as uninsured funds.
Mask the first X digits of the SSN/TIN #	Indicate the number of digits counting from the first number to mask of the SSN/TIN on the detail reports. To display the entire SSN/TIN, use zero.
Export member information for excess share insurance reporting	Check the box to export information for members that have uninsured funds to a file. The file includes primary member information (account number, application type, SSN, ownership type, name, address, aggregate account balance, uninsured amount and the co-owners SSN and account number.

<i>Report Option</i>	<i>Description</i>
NCUSIF Coverage	This section allows you to select the coverage amount to report for the various ownership types, for example 100,000 or 250,000.
Revocable trusts: membership designations to include	Select member designations to include on the Trust report*. Note: Generally, this is membership designation TR
Business accounts: membership designations to include	Select membership designations to include on the business accounts report*.
Government accounts: membership designations to include	Select membership designations to include on the government accounts report*.
Excluded membership designations	Select membership designations to exclude from the singly/jointly held reports*. Note: These are the membership designations that you consider not eligible for insurance. TIN/SSN's with these membership designations will appear on the Excluded Membership Designations Report.

**\* Select button**

When you use the Select button to choose membership designations to include or not include, a selection window will appear. To select multiple membership designations, hold down the Control key.

Once membership designations are selected, a number displays next to the Select button indicating how many membership designations were selected.

# SINGLY-HELD ACCOUNTS

Singly-held accounts have one individual owner. There are no joint owners or beneficiaries. The singly-held ownership category includes savings accounts, checking accounts, money market accounts and share certificates.

Currently, all singly-held accounts are added together by SSN/TIN and insured up to \$250,000 per the NCUA.

In CU\*BASE, singly-held accounts can be Application Type SH (Shares), SD (Share Drafts), TX (Tax Escrow) or CD (Certificates). There are no records in the SECNAMES file.

## SINGLE OWNERSHIP REPORT EXAMPLES

Bill Member with SSN **999-12-7529** has 5 singly-held accounts. The five account balances are aggregated and total \$293,836.16. The uninsured amount is \$43,836.16.

SSN/TIN NUMBER	UNINSURED AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
4/04/12 13:19:19 RUN ON 4/04/12 TEST CREDIT UNION NCUA SHARE INSURANCE REPORT SINGLY-HELD ACCOUNTS 3/2012 NCUSIF COVERAGE: \$250,000 LSHINS1 PAGE 1 USER KARENS DETAIL LISTING-UNINSURED MEMBERS								
999-12-7529	\$43,836.16	\$250,000.00	\$0.00	\$293,836.16	33299	000	SH	\$10.00
					33299	110	SD	\$269.50
					33299	300	CD	\$240,000.00
					33299	303	CD	\$41,117.09
					33299	304	CD	\$12,439.57
999-14-0867	\$78,081.23	\$250,000.00	\$0.00	\$328,081.23	16988	000	SH	\$1,363.91
					16988	051	SH	\$250.06
					16988	086	SH	\$101,027.59
					16988	110	SD	\$225,439.67
999-16-6827	\$206,920.86	\$250,000.00	\$0.00	\$456,920.86	8859	301	CD	\$203,390.23
					8859	302	CD	\$253,530.63
99-9167029	\$6,320.93	\$250,000.00	\$0.00	\$256,320.93	36298	110	SD	\$256,320.93
99-9173439	\$2,826,084.26	\$250,000.00	\$0.00	\$3,076,084.26	36017	015	SD	\$725,675.52
					36017	016	SD	\$2,350,408.74
99-2525959	\$349,000.00	\$250,000.00	\$0.00	\$599,000.00	35608	300	CD	\$500,000.00
					35609	300	CD	\$99,000.00
TOTALS:	\$3,509,676.44	\$1,500,000.00	\$567.00-					
***END OF REPORT***								

Organization XYZ with TIN **99-2525959** has two memberships at your credit union. Organization XYZ has 2 singly-held CD's, 1 in each of the memberships. The two account balances are aggregated for a total of \$599,000.00. The uninsured amount is \$349,000.00.

### Field Descriptions for Detail Report

Report Heading	Description
SSN/TIN NUMBER	The SSN/TIN number being reported. If the same SSN/TIN has multiple memberships at your CU, all the member information will display.
UNINSURED AMOUNT	The uninsured amount of deposits based on the NCUSIF coverage amount selected.
INSURED AMOUNT	The insured amount of deposits. This should be the NCUSIF coverage amount that you selected, the total account balances or zero for negative balance accounts.

<i>Report Heading</i>	<i>Description</i>
NEGATIVE BAL AMT	The negative balance amount of deposits if applicable.
TOTAL SAVINGS	The total balance of the singly-held accounts for the SSN/TIN. Note: Negative balances for this SSN/TIN are subtracted from this total.
ACCOUNT BASE	The membership number(s) for the SSN/TIN. Note: <i>This column will not display if the Summary Listing is selected.</i>
ACT TYP	The account suffix. Note: <i>This column will not display if the Summary Listing is selected.</i>
APL TYP	The application type, i.e. SD, SH, CD or TX. Note: <i>This column will not display if the Summary Listing is selected.</i>
DETAIL SAVINGS	The individual account balance for the SSN/TIN. Note: <i>This column will not display if the Summary Listing is selected.</i>
TOTALS (at end of report)	If you run the report for all members, totals for Uninsured Amount, Insured Amount, Negative Bal Amt and Total Savings Amount will display in the appropriate column. If you run the report for only uninsured members, the total Uninsured Amount will display.



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# JOINTLY-HELD ACCOUNTS

Jointly-held accounts have two or more owners. The NCUA insures each owner of the account up to \$250,000. The jointly-held ownership category can include savings accounts, checking accounts, money market accounts and share certificates.

Currently, each owner's share of joint accounts is added together and insured up to \$250,000 per the NCUA.

In CU\*BASE, jointly-held accounts can be Application Type SH (Shares), SD (Share Drafts), TX (Tax Escrow) or CD (Certificates). If joint owners are set up on an account, there will be a J in the SECNAMES file.

## JOINT ACCOUNT REPORT EXAMPLES

Every joint owner will be listed on this report as long as the SSN/TIN is available in CU\*BASE. Therefore, the SSN/TIN in the 1<sup>st</sup> column can be for a primary owner or a secondary owner.

Keep in mind that for secondary joint owners, if no SSN/TIN is available on CU\*BASE, detail for this owner is not reported. All missing SSN/TIN account balances are reported on the Summary Report in the **JOINT OWNERS WITHOUT SSNS** total.

A major difference on this report from the singly-held report is that the **TOTAL SAVINGS** column will only list the joint owner's portion of the total account balance. For example, for two account owners 1/2 of the account balance will display, for three owners 1/3 of the account balance will display.

**Joint Information** will display on the Detail Listing if the SSN/TIN being reported (1<sup>st</sup> column) is not the primary account holder. The **SSN/TIN** listed is for the primary account holder that the joint owner is linked to. The **ACCOUNT BASE** and **ACT TYP** are the membership number and suffix for the primary account holder that the joint owner is linked to.

Bill Member **999-12-7529** with singly held accounts is also the primary owner on a jointly held account 33299-111 with his wife Jane. The **TOTAL SAVINGS** column lists Bill's portion \$162.94 of the jointly-held account. The total account balance is \$325.88. Jane Member's portion of \$162.94 is listed under her SSN **999-12-7600** just below Bill. Since Jane is a secondary joint owner, Bill's **SSN/TIN NUMBER, ACCOUNT BASE** and **ACT TYPE** are listed in the **Joint Information**.

5/04/09 16:17:09 RUN ON 5/06/09		TEST CREDIT UNION NCUA SHARE INSURANCE REPORT JOINTLY-HELD ACCOUNTS 3/09 NCUSIF COVERAGE: \$250,000 DETAIL LISTING					LSHINS2	PAGE 1	USER KARENS
SSN/TIN NUMBER	UNINSURED AMOUNT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS	***** Joint Information *****		
							SSN/TIN NUMBER	ACCOUNT BASE	ACT TYP
999-12-7529	\$ .00	\$162.94	33299	111	SD	\$162.94	999-12-7529	33299	111
999-12-7600	\$ .00	\$162.94			CD	\$162.94			
999-12-7623	\$ .00	\$6,795.05			SH	\$463.97	999-20-4959	348671	000
					SD	\$6,331.08	999-20-4959	348671	110
999-12-7634	\$ .00	\$4,297.52			CD	\$1,000.38	999-30-1917	135731	317
					CD	\$3,297.14	999-30-1917	135731	328
999-14-5182	\$ .00	\$2,101.88			SH	\$2,101.88	999-28-6414	162591	000
999-15-7227	\$ .00	\$5.29	104371	000	SH	\$2.78			
			104371		SH	\$2.51	999-36-4129	117761	000
999-24-4117	\$ .00	\$4,220.57	539219	000	SH	\$4,220.57			
999-26-3892	\$ .00	\$26.96-			SH	\$26.96-	999-31-8052	570301	000
999-44-7683	\$ .00	\$7,741.28			SH	\$5.00	999-36-7443	286421	000
					CD	\$3,472.98	999-36-7443	286421	300
					CD	\$4,263.30	999-36-7443	286421	301
999-46-9714	\$ .00	\$5,402.00	192281	000	SH	\$3,247.86			
			192281	110	SD	\$1,938.72			
					SH	\$160.32	999-11-0615	218411	000
					SH	\$52.50	999-11-0617	246301	000
					SH	\$2.60	999-11-0619	247341	000
999-46-3318	\$ .00	\$4,114.60	261491	000	SH	\$386.13			
			261491		SH	\$1,668.44	999-48-1319	222491	000
			261491		SH	\$2,060.03	999-46-3612	222481	000
999-48-1319	\$ .00	\$3,728.49	222491	000	SH	\$1,668.46			
			222491		SH	\$2,060.03	999-46-3612	222481	000
			222481		SH	\$386.12	999-46-3318	261491	000
			222481		SH	\$1,668.44	999-48-1319	222491	000
			222481	000	SH	\$2,060.05			

Shannon Member **999-46-3318** is the primary owner of account 261491-000. Her joint portion of this account is \$386.13. She is also a secondary joint owner to 222491-000 and 222481-000 with joint portions of \$1,668.44 and \$2,060.03. Therefore, her total joint portion of the 3 accounts; \$4,114.60 is reported in the **TOTAL SAVINGS** column.

Gary Member **999-48-1319** is the primary owner of account 222491-000. His joint portion of this account is \$1668.46. Gary is also a secondary joint owner to 222481-000 with his joint portion of \$2060.03. Therefore, his total joint portion of 3,728.49 is reported in the **TOTAL SAVINGS** column.

Dora Member **999-46-3612** is the primary owner of account 222481-000. Her joint portion of this account is \$2060.05. She is also a secondary joint owner to 261491-000 and 222491-000. Therefore, her total joint portion of \$4,114.61 is reported in the **TOTAL SAVINGS** column.

**Note:** In the example above, account 261491-000 has a total account balance of \$772.25. Since this amount does not split evenly with 2 joint owners, the amount will round up by .01 to the primary joint owner; i.e. Shannon's portion is \$386.13 and Dora's portion is \$386.12.

### Field Descriptions for Detail Report

The field descriptions are the same as the singly-held report except for the fields listed below.

<i>Report Heading</i>	<i>Description</i>
TOTAL SAVINGS	The joint owner's portion of the total balance of the jointly-held accounts for the SSN/TIN. Depending on the number of joint owners, this is 1/2, 1/3, 1/4, etc. of the total account balance.
DETAIL SAVINGS	The joint owner's portion of the individual account balance for the SSN/TIN. <i>Note: This column will not display if the Summary Listing is selected.</i>
Joint Information	Joint Information will display on the Detail Listing if the SSN/TIN being reported (far left column) is not the primary account holder. The SSN/TIN listed is for the primary account holder that the joint owner is linked to. The ACCOUNT BASE and ACT TYP are the membership number and suffix for the primary account holder that the joint owner is linked to.

The INSURED AMOUNT is provided as a total at the end of the report and is not a separate column on the Jointly-Held report.

# IRA ACCOUNTS

Individual retirement accounts have a single owner and include traditional IRAs, Roth IRAs and SEP IRAs. This IRA ownership category can include IRA savings and IRA certificates.

Currently, all traditional/Roth/SEP IRA accounts are added together by SSN/TIN and insured up to \$250,000 per the NCUA.

**Note:** Coverdell Education IRA accounts are insured separately.

In CU\*BASE, IRA accounts can be Application Type IR (IRA savings) or CD (certificates). For certificates, the IRA Flag is I. The IRA Plan Type is T (Traditional), S (SEP), R (Roth), or C (Roth Conversion). The system ignores beneficiaries in the IRABEN file. IRAs cannot have secondary names records (SECNAMES).

## IRA ACCOUNT REPORT EXAMPLE

The Non-Coverdell IRAs report functions the same as the Singly-Held Accounts report. There is only one account owner per SSN/TIN.

In the sample detail report below, there is one customer SSN **999-51-3841** on this page that has an **UNINSURED AMOUNT** of \$2,832.03.

SSN/TIN NUMBER	UNINSURED AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
999-12-3702	\$ .00	\$4,068.23	\$ .00	\$4,068.23	313081	020	IR	\$ .78
999-14-8762	\$ .00	\$3,138.31	\$ .00	\$3,138.31	313081	400	CD	\$4,067.45
999-34-6590	\$ .00	\$61.83	\$ .00	\$61.83	90971	020	IR	\$1.61
999-44-9937	\$ .00	\$6,428.76	\$ .00	\$6,428.76	90971	401	CD	\$3,136.70
999-46-7522	\$ .00	\$29,595.98	\$ .00	\$29,595.98	266271	020	IR	\$61.83
999-48-1860	\$ .00	\$50,070.93	\$ .00	\$50,070.93	21571	402	CD	\$6,428.76
999-49-1573	\$ .00	\$16,786.29	\$ .00	\$16,786.29	332051	020	IR	\$1.60
999-50-9172	\$ .00	\$33,457.84	\$ .00	\$33,457.84	332051	404	CD	\$16,043.80
999-51-3841	\$2,832.03	\$250,000.00	\$ .00	\$252,832.03	332051	405	CD	\$13,550.58
999-52-8240	\$ .00	\$ .05	\$ .00	\$ .05	362071	400	CD	\$50,070.93
999-53-2790	\$ .00	\$11,661.39	\$ .00	\$11,661.39	298341	020	IR	\$19.82
999-54-9372	\$ .00	\$4,199.04	\$ .00	\$4,199.04	298341	402	CD	\$8,314.37
999-56-9930	\$ .00	\$35,270.84	\$ .00	\$35,270.84	298341	403	CD	\$8,452.10
					194071	022	IR	\$8,906.22
					194071	401	CD	\$16,177.30
					194071	402	CD	\$5,260.09
					194071	403	CD	\$3,114.23
					264861	400	CD	\$252,832.03
					209231	020	IR	\$ .05
					50411	020	IR	\$11,661.39
					3511	020	IR	\$4,199.04
					189251	400	CD	\$1,868.68
					189251	401	CD	\$6,662.14
					189251	402	CD	\$3,466.49
					189251	403	CD	\$2,882.35
					189251	404	CD	\$4,075.20
					189251	405	CD	\$1,157.62
					189251	406	CD	\$4,974.40
					189251	407	CD	\$5,148.45
					189251	408	CD	\$5,035.51

The Non-Coverdell IRA report has the same field descriptions as the singly-held report.

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# REVOCABLE TRUSTS

The most common type of revocable trust is the POD account. The intent of a POD account is that upon the owner's death, the funds pass on to one or more named beneficiaries.

Currently, the NCUA insures these trust accounts up to \$250,000 per beneficiary separately from any other individual accounts of the owner up to a maximum of \$1,250,000.

*Note: Insurance coverage on revocable trust accounts with more than 5 beneficiaries and a balance greater than \$1,250,000 are treated differently by the NCUA. Refer to <http://www.ncua.gov/Legal/GuidesEtc/GuidesManuals/NCUAYourInsuredFunds.pdf> for more information on revocable trusts.*

Most credit unions have a CU\*BASE membership designation for Trust accounts (generally TR). Trust accounts will have a separate member number than the member's other accounts (singly-held, jointly-held or IRAs).

In CU\*BASE, trust accounts can be Application Type SH (Shares), SD (Share Drafts), TX (Tax Escrow) or CD (Certificates). The SECNAMES file may contain a J for trustees or a B for beneficiaries.

*Note: If you consider singly-held or jointly-held accounts with beneficiaries a revocable/Totten Trust, then a separate membership designation must be specified for these accounts. This unique membership designation is then selected for "Revocable trusts" when running the NCUA Share Insurance Report.*

## REVOCABLE TRUST REPORT CALCULATION

This report is sorted by Account Base, not SSN/TIN. Account information for the membership designations that you indicated on the selection panel to include in the Trusts section will display on this report.

To calculate the **UNINSURED AMOUNT** of trust deposits, the **ESTIMATED COVERAGE** is determined. This is done by multiplying the # of trustees (SECNAMES=J) times the # of beneficiaries (SECNAMES=B), then multiply by the NCUSIF coverage amount.

$(\# \text{ of Trustees} \times \# \text{ of Beneficiaries}) \times \text{NCUSIF Coverage Amt} =$   
**ESTIMATED COVERAGE**

If the primary owner of the trust has a unique SSN (not a trustee or beneficiary), the primary owner is included in the trustee count.

If a J or B record in the SECNAMES file has zeroes for the SSN/TIN, this record is not included in the **ESTIMATED COVERAGE** calculation.

## REVOCABLE TRUST REPORT EXAMPLE

The John Smith Trust **98765** (SSN 999-22-3928)

Trustees (J in SECNAMES)  
 John Smith (SSN 999-22-3928)  
 Mary Smith (SSN 999-33-2983)

Beneficiaries (B in SECNAMES)  
 Alex Smith (SSN 333-22-3344)  
 Julie White (SSN 000-00-0000)

2 Trustees X 1 Beneficiary = 2

ESTIMATED COVERAGE = \$500,000 (2 X 250,000)

TOTAL SAVINGS 98765-00 = \$600,000

UNINSURED AMOUNT = \$100,000

4/04/12 9:50:44		TEST CREDIT UNION					LSHINS4	PAGE	1	
RUN ON 4/04/12		NCUA SHARE INSURANCE REPORT					USER KARENS			
		REVOCABLE TRUSTS 3/2012								
		NCUSIF COVERAGE: \$250,000								
		DETAIL LISTING								
ACCOUNT BASE	ACT TYP	SSN/TIN NUMBER	DETAIL SAVINGS	TOTAL SAVINGS	NEGATIVE BAL AMT	ESTIMATED COVERAGE	INSURED AMOUNT	UNINSURED AMOUNT	#OF TRS	#OF BEN
98765	000	998-22-3928	\$50,000.00	\$600,000.00	\$0.00	\$500,000.00	\$500,000.00	\$100,000.00	2	1
	110		\$350,000.00							
	300		\$200,000.00							
137671	000	99-249509	\$5.25	\$78,250.25	\$0.00	\$250,000.00	\$78,250.25	\$0.00		1
	110		\$26,776.51							
	300		\$20,867.07							
	302		\$30,601.42							
278671	000	999-77-0038	\$5.00	\$39.18	\$0.00	\$500,000.00	\$39.18	\$0.00	2	
	110		\$34.18							
279291	000	999-50-7901	\$5.00	\$448,621.06	\$0.00	\$750,000.00	\$448,621.06	\$0.00	3	
	301		\$214,191.94							
	302		\$234,424.12							
356241	000	99-9437059	\$5.00	\$515,694.05	\$0.00	\$250,000.00	\$250,000.00	\$265,694.05	1	
	015		\$515,689.05							
360071	000	999-62-5956	\$5.00	\$22,330.07	\$0.00	\$500,000.00	\$22,330.07	\$0.00	2	
	110		\$22,325.07							
363221	000	999-63-2679	\$5.00	\$203,669.73	\$0.00	\$250,000.00	\$203,669.73	\$0.00	1	
	300		\$203,664.73							
365911	000	998-44-4488	\$5.00	\$7,630.88	\$0.00	\$250,000.00	\$7,630.88	\$0.00	1	
	110		\$7,625.88							
372881	000	999-62-6739	\$5.00	\$332.50	\$0.00	\$250,000.00	\$332.50	\$0.00	1	
	110		\$327.50							
373821	000	99-8091343	\$10.00	\$99,833.01	\$0.00	\$750,000.00	\$99,833.01	\$0.00	3	
	300		\$24,029.88							
	301		\$75,793.13							
TOTALS:				\$1,976,400.73	\$0.00		\$1,610,706.68	\$365,694.05		

\*\*\*END OF REPORT\*\*\*

Trust 356241 also has an **UNINSURED AMOUNT**. The **UNINSURED AMOUNT** is determined by subtracting the **ESTMATED COVERAGE** from the **TOTAL SAVINGS** (\$515,694.03 - \$250,000.00 = \$265,694.03).

**Field Descriptions for Detail Trust Report**

Report Heading	Description
ACCOUNT BASE	The membership number for the selected membership designation(s), i.e.TR.
ACT TYP	The account suffix. Note: This column will not display if the Summary Listing is selected.
SSN/TIN NUMBER	The SSN/TIN number being reported for the Account Base. Note: It is possible for the same TIN to be reported multiple times on the report if the same SSN/TIN has multiple trust memberships at your CU.

<i>Report Heading</i>	<i>Description</i>
DETAIL SAVINGS	The individual account balance for the Account Base. Note: <i>This column will not display if the Summary Listing is selected.</i>
TOTAL SAVINGS	The total balance of all the accounts for the Account Base.
NEGATIVE BAL AMT	The negative balance amount of deposits if applicable.
ESTIMATED COVERAGE	This is the estimated coverage amount calculated based on number of records in the SECNAMES file. (# of Trustees X # of Beneficiaries) X NCUSIF Coverage Amt
INSURED AMOUNT	The insured amount of trust deposits based on comparing the TOTAL SAVINGS to the ESTIMATED COVERAGE. Note: The INSURED AMOUNT will be equal to the TOTAL SAVINGS unless the TOTAL SAVINGS is greater than the ESTIMATED COVERAGE.
UNINSURED AMOUNT	The uninsured amount of trust deposits based on comparing the TOTAL SAVINGS to the ESTIMATED COVERAGE. Note: IF the TOTAL SAVINGS is greater than the ESTIMATED COVERAGE, this is the difference.
#OF TRS	The number of trustee records in the SECNAMES file (J records) with a SSN/TIN. The primary owner may be included in this count if this owner has a unique SSN/TIN.
#OF BEN	The number beneficiaries in the SECNAMES file (B records) with a SSN/TIN.
TOTALS (at end of report)	If you run the report for all members, totals for Uninsured Amount, Total Savings, Negative Bal Amt and Insured Amount will display. If you run the report for only Uninsured Members, the Uninsured Amount total will display.

# COVERDELL EDUCATION IRAS

A Coverdell Education IRA account is a trust or custodial account set up solely for the purpose of paying qualified education expenses for the designated beneficiary of the account.

Currently, the NCUA insures these as irrevocable trust accounts up to \$250,000 per trust.

In CU\*BASE, Coverdell Education IRA savings accounts are Application Type IR. Certificate accounts are Application type CD with an IRA Flag equal to I. Both savings and certificates have an IRA Plan Type of E.

## COVERDELL EDUCATION REPORT EXAMPLE

This Coverdell IRAS Report is similar to the Singly-Held and Non-Coverdell IRAS reports where there is one account owner and no beneficiary information in the IRABEN file.

In the sample detail report below, no SSN's have an **UNINSURED AMOUNT**.

4/04/12 9:50:44 RUN ON 4/04/12		TEST CREDIT UNION NCUA SHARE INSURANCE REPORT COVERDELL IRAS 3/2012 NCUSIF COVERAGE: \$250,000 DETAIL LISTING			LSHINS5	PAGE USER KARENS	1	
SSN/TIN NUMBER	UNINSURED AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
994-23-1238	\$ .00	\$504.59	\$ .00	\$504.59	268471	024	IR	\$504.59
994-25-1956	\$ .00	\$81.49	\$ .00	\$81.49	191361	024	IR	\$81.49
994-27-0099	\$ .00	\$62.51	\$ .00	\$62.51	213811	024	IR	\$62.51
995-25-5499	\$ .00	\$452.51	\$ .00	\$452.51	268481	024	IR	\$452.51
995-25-8799	\$ .00	\$1,016.75	\$ .00	\$1,016.75	4034201	024	IR	\$ .07
					4034201	400	CD	\$1,016.68
996-08-7582	\$ .00	\$597.38	\$ .00	\$597.38	306461	024	IR	\$597.38
996-08-8966	\$ .00	\$1,920.59	\$ .00	\$1,920.59	96491	024	IR	\$1,920.59
996-08-9969	\$ .00	\$1,605.06	\$ .00	\$1,605.06	96501	024	IR	\$1,605.06
996-13-2139	\$ .00	\$2.00	\$ .00	\$2.00	182121	024	IR	\$2.00
996-17-2179	\$ .00	\$1,073.47	\$ .00	\$1,073.47	139531	024	IR	\$ .25
					139531	400	CD	\$1,073.22
996-31-3936	\$ .00	\$337.27	\$ .00	\$337.27	331991	024	IR	\$337.27
997-08-3917	\$ .00	\$338.26	\$ .00	\$338.26	154451	024	IR	\$338.26
997-19-0938	\$ .00	\$1,073.47	\$ .00	\$1,073.47	151591	024	IR	\$ .25
					151591	400	CD	\$1,073.22
997-33-0879	\$ .00	\$329.74	\$ .00	\$329.74	332001	024	IR	\$329.74
997-34-0132	\$ .00	\$793.58	\$ .00	\$793.58	267301	024	IR	\$213.20
					267301	400	CD	\$580.38
997-45-7989	\$ .00	\$1,823.06	\$ .00	\$1,823.06	4030031	024	IR	\$ .22
					4030031	400	CD	\$1,822.84
998-17-6661	\$ .00	\$5,354.71	\$ .00	\$5,354.71	299741	400	CD	\$5,354.71
998-25-7052	\$ .00	\$206.56	\$ .00	\$206.56	206201	024	IR	\$206.56
998-29-6773	\$ .00	\$377.03	\$ .00	\$377.03	259021	024	IR	\$377.03
998-31-9064	\$ .00	\$966.35	\$ .00	\$966.35	4024571	401	CD	\$966.35
998-39-3745	\$ .00	\$877.98	\$ .00	\$877.98	250921	024	IR	\$303.40
					250921	400	CD	\$574.58
999-33-5186	\$ .00	\$1,315.77	\$ .00	\$1,315.77	319691	024	IR	\$1,315.77
999-33-5507	\$ .00	\$1,315.77	\$ .00	\$1,315.77	319681	024	IR	\$1,315.77
999-87-8409	\$ .00	\$329.74	\$ .00	\$329.74	217091	024	IR	\$329.74
TOTALS:	\$ .00	\$22,755.64	\$ .00	\$22,755.00				

The Coverdell IRA report has the same field descriptions as the singly-held report.



# EXCLUDED MEMBERSHIP DESIGNATIONS

This section of the report is for any 'special' Membership Designations that your credit union has determined. These memberships are excluded from all other sections of the NCUA Share Insurance Report (Singly-held, Jointly-held, Non-Coverdell IRAs, etc.). Excluded memberships could include non-natural person accounts or irrevocable trusts.

No insurance calculations are done on this section of the report. The Summary page of the Share Insurance Report will provide you the total account balances of these excluded memberships in the TOTAL AMOUNT column. Depending on which membership designations that your member has excluded, you may choose to report these as uninsured funds.

*You may need to review your credit unions membership designation codes and create new ones specifically for the purpose of segregating memberships on this report.*

6/04/14 10:16:20		TEST CREDIT UNION		LSHINS8	PAGE 1
RUN ON 6/08/14		NCUA SHARE INSURANCE REPORT			USER KARENS
		EXCLUDED MEMBERSHIP DESIGNATIONS 5/2014			
		NCUSIF COVERAGE: \$250,000			
		DETAIL LISTING-UNINSURED MEMBERS			
SSN/TIN NUMBER	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
999-95-9516	\$11,115.86	937466	000	SH	\$11,115.86
TOTALS:	\$11,115.86				
				***END OF REPORT***	

# BUSINESS ACCOUNTS

Accounts held by a corporation, partnership, or unincorporated association are insured separately from the individual accounts of the stockholders, partners or members.

All funds invested in an account or accounts by a business are added together and insured up to \$250,000.

Membership designation code is used to group business accounts.

*You may need to review your credit unions membership designation codes and possibly create new ones specifically for the purpose of segregating business accounts on this report.*

SSN/TIN NUMBER	UNINSURED AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
3/26/15 15:26:23 RUN ON 3/26/15 ABC CREDIT UNION NCUA SHARE INSURANCE REPORT BUSINESS ACCOUNTS 12/2014 NCUSIF COVERAGE: \$250,000 LSHINS6 PAGE 1 USER KARENS DETAIL LISTING								
**-***5391	\$ .00	\$213.09	\$ .00	\$213.09	38548	000	SH	\$10.00
					38548	001	SH	\$203.09
**-***6928	\$ .00	\$42,998.35	\$ .00	\$42,998.35	51496	000	SH	\$5.00
					51496	110	SD	\$8,183.03
					51499	000	SH	\$5.00
					51499	110	SD	\$6,123.21
					51501	000	SH	\$5.00
					51501	110	SD	\$28,677.11
**-***4231	\$ .00	\$ .00	\$1,005.00	\$1,005.00-	33284	110	SD	\$1,005.00-
**-***3380	\$ .00	\$562.95	\$ .00	\$562.95	46415	000	SH	\$5.00
					46415	001	SH	\$5.42
					46415	110	SD	\$552.53

# GOVERNMENT ACCOUNTS

A government account is established by an official custodian containing funds of a public unit or political subdivision. Government accounts are a separate ownership type.

All funds invested in government account or accounts are added together and insured up to \$250,000.

Membership designation code is used to group government accounts.

*You may need to review your credit unions membership designation codes and possibly create new ones specifically for the purpose of segregating government accounts on this report.*

SSN/TIN NUMBER	UNINSURED AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	TOTAL SAVINGS	ACCOUNT BASE	ACT TYP	APL TYP	DETAIL SAVINGS
***-**-7766	\$ .00	\$890.00	\$ .00	\$890.00	43611	000	SH	\$890.0
***-**-5435	\$ .00	\$3,049.01	\$ .00	\$3,049.01	47811	000	SH	\$6.0
					47811	300	CD	\$1,020.7
					47811	301	CD	\$507.6
					47811	302	CD	\$509.6
					47811	303	CD	\$1,004.9
***-**-8255	\$ .00	\$3,048.95	\$ .00	\$3,048.95	47812	000	SH	\$5.9
					47812	300	CD	\$1,020.7
					47812	301	CD	\$507.6
					47812	302	CD	\$509.6
					47812	303	CD	\$1,004.9

# SUMMARY REPORT

The Summary page of the NCUA Share Insurance Report provides the total insured and uninsured amount of member shares and deposits by the following ownership types:

- SINGLY-HELD
- JOINTLY-HELD
- IRAS
- REVOCABLE TRUSTS (defined by selected Membership Designations)
- COVERDELL EDUCATION IRAS
- BUSINESS ACCOUNTS
- GOVERNMENT ACCOUNTS
- EXCLUDED DESIGNATIONS

3/26/15 15:26:23 RUN ON 3/26/15		ABC CREDIT UNION NCUA SHARE INSURANCE REPORT SUMMARY FILE DATE: 12/2014			LSHINS9	PAGE USER KARENS
	TOTAL AMOUNT	INSURED AMOUNT	NEGATIVE BAL AMT	UNINSURED AMOUNT	NCUSIF	COVERAGE AMOUNT
SINGLY-HELD.....	\$83,287,887.75	\$82,301,389.52	\$125,343.12-	\$1,111,841.35		\$250,000
JOINTLY-HELD.....	\$176,999,399.54	\$158,836,539.97	\$52,504.77-	\$18,215,364.34		\$250,000
IRAS.....	\$9,032,814.67	\$8,981,613.10	\$0.00	\$51,201.57		\$250,000
REVOCABLE TRUSTS.....	\$0.00	\$0.00	\$0.00	\$0.00		\$250,000
COVERDELL EDUCATION IRAS..	\$24,546.45	\$24,546.45	\$0.00	\$0.00		\$250,000
BUSINESS ACCOUNTS.....	\$16,540,085.35	\$13,419,932.33	\$3,765.65-	\$3,123,918.67		\$250,000
GOVERNMENT ACCOUNTS.....	\$176,292.79	\$176,292.79	\$0.00	\$0.00		\$250,000
EXCLUDED DESIGNATIONS.....	\$0.00					
TOTALS:	\$286,061,026.55	\$263,740,314.16	\$181,613.54-	\$22,502,325.93		
JOINT OWNERS WITHOUT SSNS:	\$10,626,734.27					
GRAND TOTAL.....	\$296,687,760.82					
5300 CALL REPORT SECTION.:						
UNINSURED IRA SHARE AND DEPOSITS OVER		\$100,000:	\$1,347,016.87			
UNINSURED IRA SHARE AND DEPOSITS OVER		\$250,000:	\$51,201.57			
OTHER UNINSURED SHARE AND DEPOSITS OVER		\$100,000:	\$54,514,434.35			
OTHER UNINSURED SHARE AND DEPOSITS OVER		\$250,000:	\$22,451,124.36			
***END OF REPORT***						

## Field Descriptions for Summary Report

Report Heading	Description
TOTAL AMOUNT	The total amount of deposits at your credit union broken down by ownership category.
INSURED AMOUNT	The total amount of insured deposits at your credit union based on the NCUSIF coverage amount selected for the report.
NEGATIVE BAL AMT	The total amount of negative balances broken down by ownership category.
UNINSURED AMOUNT	The total amount of uninsured deposits at your credit union based on the NCUSIF coverage amount selected for the report.
NCUSIF COVERAGE AMOUNT	The NCUSIF coverage amount selected for each ownership category.
TOTALS:	The totals for all the columns; TOTAL AMOUNT, INSURED AMOUNT, NEGATIVE BAL AMT and UNINSURED AMOUNT.

<i>Report Heading</i>	<i>Description</i>
JOINT OWNERS WITHOUT SSNs	The total amount of deposits at your credit union where no SSN/TIN is on file for the joint owner. No uninsured amounts are reported for these joint owners because the NCUA requires you to prove the owner on the account.
GRAND TOTAL	The total amount of deposits at your credit union as of the report date.

The **5300 CALL REPORT SECTION:**

UNINSURED IRA SHARES AND DEPOSITS OVER \$100,000	The uninsured amount of IRA shares and deposits (Non-Coverdell) over \$100,000 including IRA shares and certificates.
UNINSURED IRA SHARES AND DEPOSITS OVER \$250,000	The uninsured amount of IRA shares and deposits (Non-Coverdell) over \$250,000 including IRA shares and certificates.
OTHER UNINSURED SHARES AND DEPOSITS OVER \$100,000	The uninsured amount of non-IRA shares and deposits. This includes singly-held, jointly-held, Coverdell IRAs and Revocable Trusts.
OTHER UNINSURED SHARES AND DEPOSITS OVER \$250,000	The uninsured amount of non-IRA shares and deposits. This includes singly-held, jointly-held, Coverdell IRAs and Revocable Trusts.

This section has totals required for NCUA Insured Savings Computation lines of the **NCUA 5300 Call Report**.

**Note:** The OVER \$100,000 are hard coded based on the original NCUA insurance amount. The OVER \$250,000 totals are based on the selected NCUSIF insurance amount.