CECL Update
Visible Equity Partnership

ASTERISK INTELLIGENCE

Where Do We Stand Today?
Projects in the Programming Queue

To date, three credit unions have committed to a joint partnership with CU*Answers and Visible Equity to fulfill their CECL requirements including the calculation of their expected credit loss.

Project #46835 – Filer Credit Union – Data Transmission to Visible Equity for CECL / Loan Analytics

Project #47209 – Forest Area Credit Union - Data Transmission to Visible Equity for CECL / Loan Analytics

Project #47549 – Century Heritage FCU - Data Transmission to Visible Equity for CECL / Loan Analytics

All projects are awaiting a final file layout to be agreed upon between CU*Answers and Visible Equity. The vendor has provided a requested file layout for these projects which included some data points not currently available on the CORE. We are currently in negotiations with the vendor in regards to these fields in need of business decisions.*

What are the next steps we need to take?

Our number one focus right now is to finalize the file layout, map the requested fields to our CU*BASE data, and move the project into the programming work queue. Vendors have a habit of asking for all the fields they might potentially need in the future, not necessarily the fields required for the project. We are in active communication with Visible Equity, separating the preferred fields from the required fields in need of a business decision.

What type of information is Visible Equity requesting?

A complete field list can be found on the back of this document, but the following summarizes the type of data being requested for CECL:

Active and Closed Loan Data	**Written Off/Charge Off Loan Information**
Loan Collateral and Insurance Details	**Primary Borrower Credit History**
Secondary Borrower Credit History	**Underwriting Ratios**

Visible Equity Requested File Layout

120 Days Delinquent Count	DSCR	Primary Borrower Debt to Income Ratio
30 Days Delinquent Count	DSCR Date	Primary Borrower Debt to Income Ratio Date
60 Days Delinquent Count	Impairment Amount	Primary Borrower First Name
90 Days Delinquent Count	Interest Rate	Primary Borrower Full Name
Additional Custom Fields	Interest Rate Type	Primary Borrower ID Number (SSN Preferred)
Amortization Period	Lien Position	Primary Borrower Last Name
Auto Dealer Code	Line of Credit Draw Exp Date	Primary Borrower Original Credit Score
Balance	Loan Close Date	Primary Borrower State
Balloon Payment Amount	Loan ID Number	Primary Borrower Zip
Balloon Payment Date	Loan Officer	Purpose Code
Branch Indicator	Loan Status	Recovery Amount
Buy Rate	Loan Term	Recovery Date
Charge-Off Balance	Loan Type Code	Risk Score
Charge-Off Date	Maturity Date	Risk Score Date
Collateral Address	NAICS Code	Secondary Borrower Bankruptcy Score
Collateral Appraisal	Net Operating Income	Secondary Borrower Bankruptcy Score Date
Collateral Appraisal Date	Original Balance	Secondary Borrower Birth Date
Collateral Auto Make	Original Credit Limit	Secondary Borrower City
Collateral Auto Model	Original Interest Rate	Secondary Borrower DTI Ratio
Collateral Auto VIN	Original Loan Type (CO Loans)	Secondary Borrower DTI Ratio Date
Collateral Auto Year	Origination Date	Secondary Borrower First Name
Collateral City	Other Fees	Secondary Borrower Full Name
Collateral Original Value	P&I Amount	Secondary Borrower ID Number
Collateral State	Partipation Percent	Secondary Borrower Last Name
Collateral Type	Payment Fequency	Secondary Borrower Credit Score
Collateral Zip	Potential Gross Income	Secondary Borrower Updated Credit Score
Credit Card Payments	Primary Borrower Address	Secondary Borrower Updated Credit Score Date
Credit Card Purchases	Primary Borrower Bankruptcy Score	Senior Loan Balance
Credit Card Statement Date	Primary Borrower Bankruptcy Score Date	Senior Loan Original Balance
Credit Limit	Primary Borrower Birth Date	Sold Indicator
Days Delinquent	Primary Borrower City	TDR / Workout / Modification Indicator
Dealer Fees	Primary Borrower Credit Score	Underwriter
Delinquency Table	Primary Borrower Credit Score Date	Vacancy Rate