

APPENDIX A – Commonly Used Credit Union Acronyms

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| AACUL | American Association of Credit Union Leagues |
| ABA | American Bankers Association |
| ACCU | Association of Corporate Credit Unions |
| ACH | Automated Clearing House |
| AIRES | Automated Integrated Regulatory Examination System |
| ALCO | Asset Liability Committee |
| ALLL | Allowance for Loan and Lease Losses |
| ALM | Asset Liability Management |
| APR | Annual Percentage Rate |
| APY | Annual Percentage Yield |
| APYE | Annual Percentage Yield Earned |
| ARM | Adjustable Rate Mortgage |
| ASI | American Share Insurance Corporation |
| ATM | Automatic Teller Machine |
| BBB | Better Business Bureau |
| BSA | Bank Secrecy Act |
| C&D | Cease and Desist |
| CAMEL | Capital Adequacy, Asset Quality, Management, Earnings, Liquidity/Asset-Liability Management |
| CCCS | Consumer Credit Counseling Service |
| CCUE | Certified Credit Union Executive |
| CD | Certificate of Deposit |
| CDCU | Community Development Credit Union |
| CDFI | Community Development Financial Institution |
| CDRLF | Community Development Revolving Loan Fund |
| CEO | Chief Executive Officer |
| CFO | Chief Financial Officer |
| CIP | Customer Identification Program |
| CPA | Certified Public Accountant |
| CLF | Central Liquidity Facility |
| CMO | Collateralized Mortgage Obligation |
| COO | Chief Operating Officer |
| CRA | Community Reinvestment Act |
| CTR | Currency Transaction Report |
| CU | Credit Union |
| CUDE | Credit Union Development Educator |
| CUES | Credit Union Executives Society |
| CUMAA | Credit Union Membership Access Act |
| CUMIS | Credit Union Mutual Insurance Society |

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| CUNA | Credit Union National Association |
| CUSIP | Committee on Uniform Security Identification Procedures |
| CUSO | Credit Union Service Organization |
| DOR | Document of Resolution |
| ECOA | Equal Credit Opportunity Act |
| EDS | Economic Development Specialist |
| EFT | Electronic Funds Transfer |
| EFTA | Electronic Funds Transfer Act |
| EIN | Employer Identification Number |
| FACTA | Fair and Accurate Credit Transaction Act |
| FASB | Financial Accounting Standards Board |
| FCC | Federal Communication Commission |
| FCRA | Fair Credit Reporting Act |
| FCU | Federal Credit Union |
| FCUA | Federal Credit Union Act |
| FDCPA | Fair Debt Collection Practices Act |
| FDIC | Federal Deposit Insurance Corporation |
| FFIEC | Federal Financial Institutions Examination Council |
| FHA | Federal Housing Administration |
| FHLB | Federal Home Loan Bank |
| FHLMC | Federal Home Loan Mortgage Corporation (Freddie Mac) |
| FICO | Fair Isaac Company |
| FICU | Federally Insured Credit Union |
| FinCEN | Financial Crimes Enforcement Network |
| FIRREA | Financial Institutions Reform, Recovery, and Enforcement Act |
| FISCU | Federally Insured State-Chartered Credit Union |
| FNMA | Federal National Mortgage Association (Fannie Mae) |
| FOM | Field of Membership |
| FPR | Financial Performance Report |
| FRB | Federal Reserve Board |
| FTC | Federal Trade Commission |
| GAAP | Generally Accepted Accounting Principles |
| GAAS | Generally Accepted Auditing Standards |
| GAP | Guaranteed Asset Protection |
| HELOC | Home Equity Line of Credit |
| HMDA | Home Mortgage Disclosure Act |
| HUD | Housing and Urban Development Department |
| IDA | Individual Development Account |
| IRA | Individual Retirement Account |
| IRPS | Interpretive Ruling and Policy Statement |

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| IRR | Interest Rate Risk |
| LID | Low Income Designation |
| LTV | Loan to Value |
| LUA | Letter of Understanding and Agreement |
| MICR | Magnetic Ink Character Recognition |
| MIS | Management Information System |
| MSR | Member Service Representative |
| NACHA | National Automated Clearing House Association |
| NACUSO | National Association of Credit Union Service Organizations |
| NADA | National Automobile Dealers Association |
| NAFCU | National Association of Federal Credit Unions |
| NASCCU | National Association of State Chartered Credit Unions |
| NASCUS | National Association of State Credit Union Supervisors |
| NCUA | National Credit Union Administration |
| NCUF | National Credit Union Foundation |
| NCUSIF | National Credit Union Share Insurance Fund |
| NFCDU | National Federation of Community Development Credit Unions |
| NSF | Non-Sufficient Funds |
| NWRP | Net Worth Restoration Plan |
| OCC | Office of the Comptroller of the Currency |
| OCCU | Office of Corporate Credit Unions |
| OCP | Office of Consumer Protection |
| OFAC | Office of Foreign Asset Control |
| OSCUI | Office of Small Credit Union Initiatives |
| PCA | Prompt Corrective Action |
| PFI | Primary Financial Institution |
| PII | Personally Identifiable Information |
| POS | Point of Sale |
| PWL | Preliminary Warning Letter |
| RESPA | Real Estate Settlement Procedures Act |
| ROA | Return on Assets |
| ROAA | Return on Average Assets |
| ROE | Return on Equity |
| ROI | Return on Investment |
| SAR | Suspicious Activity Report |
| SAS | Statement of Auditing Standards |
| SC | Supervisory Committee |
| SCRA | Servicemembers Civil Relief Act |
| SEG | Select Employee Group |
| SFAS | Statement of Financial Accounting Standard |

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| SSA | Social Security Administration |
| SSA | State Supervisory Authority |
| SSI | Supplemental Security Income |
| SSN | Social Security Number |
| TCCUSF | Temporary Corporate Credit Union Stabilization Fund |
| TILA | Truth in Lending Act |
| TIN | Taxpayer Identification Number |
| TISA | Truth in Savings Act |
| UCC | Uniform Commercial Code |
| VA | U.S. Department of Veterans Affairs |
| WOCCU | World Council of Credit Unions |