

APPENDIX A – Commonly Used Credit Union Acronyms

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

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

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

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