

FEDERAL RESERVE BANK OF DALLAS

DALLAS, TEXAS 75222

Circular No. 81-5(B)

January 7, 1981

TO THE CHIEF EXECUTIVE OFFICER OF CREDIT UNIONS
SUBJECT TO RESERVE REPORTING AND MAINTENANCE
UNDER THE MONETARY CONTROL ACT OF 1980:

The Depository Institutions Deregulation and Monetary Control Act of 1980 went into effect during the fall of 1980. Reserve reporting under this Act was deferred for smaller financial institutions. Those institutions having total deposits between \$2 and \$15 million as of December 31, 1979 must begin filing quarterly regulatory reports on form FR 2900 beginning in January 1981. Institutions exceeding the \$15 million deposit level on two consecutive quarterly reports will be required to begin filing weekly reports. Weekly reporting will begin for the week following the second consecutive quarterly report indicating total deposits of \$15 million or more. The Federal Reserve's definition of total deposits is indicated on pages 6-9 of the enclosed instruction booklet.

Your credit union should complete a reserve report for the seven-day period, January 15-21, 1981. Enclosed for your use are two copies of reporting form FR 2900, an instruction booklet, and a pre-addressed return envelope. Certain eurocurrency borrowings are also subject to reserve requirements. A copy of report form FR 2950 is also enclosed, and it should be filed with the Federal Reserve if your institution had reportable eurocurrency liabilities during the reporting period. Completed reports should be mailed to reach the Federal Reserve Bank or Branch office by Friday, January 23.

If your credit union has reserve requirements on the balances reported in January they should be maintained with the Federal Reserve during the period March 19 through June 17, 1981. Periodic statements will be provided for institutions required to maintain reserves with the Federal Reserve. After the Federal Reserve has completed processing of the January reports, financial institutions will be divided into three groups. Each group will file a reserve report for one week each quarter. The reporting week will always begin on the third Thursday of a week in the first, second or third month of a quarter. We will notify you of your 1981 reporting schedule by the end of February. Subsequent quarterly reporting will not begin until March 1981.

We hope you find the enclosed reporting materials useful. If there are any questions regarding the report forms or instructions, they should be directed to the Statistical Department at the Dallas Office (214) 651-6294 or 698-4205; or to the Accounting Department at the Houston Office (713) 659-4433; San Antonio Office (512) 224-2141; or El Paso Office (915) 544-4730.

Sincerely yours,

Robert H. Boykin

President

Enclosures

Banks and others are encouraged to use the following incoming WATS numbers in contacting this Bank: 1-800-442-7140 (intrastate) and 1-800-527-9200 (interstate). For calls placed locally, please use 651 plus the extension referred to above.



Federal Reserve Bank of Dallas

Instructions for the Preparation of:

- **Report of Transaction Accounts,
Other Deposits and Vault Cash
(FR 2900)**
- **Report of Certain Eurocurrency Transactions
(FR 2950)**

For Use By:

- **Credit Unions**

DETAILED INSTRUCTIONS
FOR
PREPARATION OF THE
REPORT OF TRANSACTION ACCOUNTS,
OTHER DEPOSITS AND VAULT CASH
(FR 2900)

For Use by Credit Unions

CONTENTS

	page
INTRODUCTION	1
SECTION 1--GENERAL INSTRUCTIONS	3
A. Who Must Report	3
B. Frequency of Report	3
C. How to Report	4
1. Consolidation	4
2. Denomination	4
3. Overdrafts or Negative Balances	4
4. Record-keeping	5
5. Unposted Debits and Credits	5
6. Rejected Items	6
D. What Liabilities Are Reservable Under Regulation D.	6
E. Deposits as Defined Under Regulation D.	6
F. Treatment of Pass-Through Balances	9
G. Treatment of Special Deposits	9
H. Treatment of Escrow Funds	9
SECTION 2--ITEM-BY-ITEM INSTRUCTIONS	11
TRANSACTION ACCOUNTS	11
Demand Deposits	12
Items 1--Demand Deposits Due to Depository Institutions	15
Item 1.a--Due to Banks	16
Item 1.b--Due to Other Depository Institutions	17
Item 2--U.S. Government Demand Deposits	17
Item 3--Other Demand Deposits	19
Other Transaction Accounts	20
Item 4--ATS Accounts	20
Item 5--Telephone and Preauthorized Transfer Accounts.	20
Item 6--Share Draft Accounts	20
Item 7--Total Transaction Accounts	20
DEDUCTIONS FROM TRANSACTION ACCOUNTS	21
Item 8--Demand Balances Due from Depository Institutions	21
Item 9--Cash Items in Process of Collection	22
OTHER SAVINGS AND TIME DEPOSITS	25
Other Savings Deposits	25
Item 10--Personal	26
Item 11--Nonpersonal	29
Item 12--Total Other Savings Deposits	26
Time Deposits	27
Item 13--Personal	29
Item 14--Nonpersonal	29
Item 14.a--Original Maturities of less than 4 years	30
Item 14.b--Original Maturities of 4 years or more	30
Item 15--Total Time Deposits	30
Item 16--Amount of Time Deposits in Denomination of \$100,000 or More	30
Item 17--Vault Cash	31
SCHEDULE A--OTHER RESERVABLE OBLIGATIONS BY REMAINING MATURITY	32
GLOSSARY	G-1

INTRODUCTION

Under the Monetary Control Act of 1980, every depository institution located in the United States that has transaction accounts or nonpersonal time deposits is required to hold reserves and to file with the Federal Reserve a Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900). Every depository institution that obtains funds from foreign (non-U.S.) sources or that maintains foreign (non-U.S.) branches is also required to file with the Federal Reserve a Report of Certain Eurocurrency Transactions.^{1/} Rules governing the reporting and the reserve requirement provisions of the Monetary Control Act are contained in Federal Reserve Regulation D, "Reserve Requirements of Depository Institutions."^{2/}

This booklet provides detailed instructions for preparation of the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) by all credit unions. This booklet is organized into two sections followed by a glossary. Section 1 contains general instructions and guidelines; Section 2 contains item-by-item instructions; and the glossary defines in alphabetic order important terms and phrases that appear in all capital letters in Sections 1 and 2. This booklet has been printed in looseleaf form to allow for any future changes.

This booklet has been designed to facilitate accurate preparation of the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900). The instructions that follow in Sections 1 and 2 are intended to provide a comprehensive presentation of applicable regulations, interpretations, and legal opinions governing the classification of deposits subject to reserve requirements. Each credit union is urged to review this material carefully and to use it as the basic guide in preparing the report.

Accurate preparation of these reports is an important first step in the reserve maintenance cycle. Based on the deposit levels that your credit union reports for each reporting period, the Federal Reserve calculates the level of reserves that must be deposited directly with or passed through to a Federal Reserve Bank on these deposits two weeks later. Efficient reserve management begins with accurate deposit reporting. Errors in reporting may result in higher reserve requirements, which could reduce your institution's potential earnings, or in insufficient reserves, which may subject your institution to the assessment of penalties.

^{1/} Any credit union that has obtained funds from a foreign (non-U.S.) source or that has foreign (non-U.S.) offices (excluding those located on U.S. military facilities) should contact the Federal Reserve Bank for the District in which it is located to obtain forms and instructions for the Report of Certain Eurocurrency Transactions (FR 2950).

^{2/} The Federal Reserve Board has deferred reporting and reserve requirements for all credit unions (and for certain other depository institutions) with total deposits of less than \$1 million as of December 31, 1979.

In addition to their use in the calculation of required reserves, data from these reports are basic to the construction of the monetary aggregates that are used by the Federal Reserve System in the formulation and conduct of monetary policy. Inaccurate reporting results in deterioration in the quality of the monetary aggregate estimates.

The following instructions are based on Regulation D of the Board of Governors of the Federal Reserve System [12 CFR §204] and in no way alter or modify the requirements of Regulation D. While every effort has been made to incorporate all existing regulatory provisions, this booklet should not be considered the final authority on the deposit status of all instruments, obligations, or transactions. Final authority rests with the Board of Governors of the Federal Reserve System. Inquiries concerning specific instruments, obligations, or transactions, as well as suggestions for improving the content of this booklet, may be directed to the Federal Reserve Bank in your District.

SECTION 1--GENERAL INSTRUCTIONS

Section 1 contains general instructions and guidelines which provide credit unions with the basic framework for reporting on the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900) and which describe, in general, the nature of reservable liabilities and the specific procedures for reporting these liabilities.

These instructions are intended to be comprehensive and to provide for all types of transactions that a credit union could conceivably have within the scope of this report. However, it is likely that not all of the transactions described in this section may be applicable to every credit union.

- A. Who Must Report. Any credit union located in the U.S. that has TRANSACTION ACCOUNTS ^{1/} or NONPERSONAL TIME DEPOSITS must file the Report of Transaction Accounts, Other Deposits and Vault Cash (FR 2900).

NOTE: For those credit unions described above that have total shares and deposits of less than \$1 million as of December 31, 1979, reporting and reserve requirements have been deferred.

- B. Frequency of Report.

B.1. Those credit unions with total shares and deposits of \$5 million or more as of December 31, 1979 shall submit the report each week.

B.2. Those credit unions with total shares and deposits of less than \$5 million as of December 31, 1979 shall submit the report once each calendar quarter for a seven-day computation period that begins on the third Thursday of a given month during the calendar quarter. The specific reporting month during the quarter for each respondent shall be designated by the Federal Reserve Bank in whose District the respondent is located.

Those credit unions eligible for quarterly reporting retain the option of reporting on a weekly rather than quarterly basis. A credit union will remain eligible for quarterly rather than weekly reporting until its total shares and deposits are \$5 million or more for two consecutive quarterly reports.

^{1/} Terms and phrases appearing in all capital letters are defined and described in alphabetical order in the glossary section at the end of this manual.

- C. How to Report. The report shall reflect amounts outstanding as of the close of business each day during the reserve computation period. The computation period is the seven-day period that starts on Thursday and ends on the following Wednesday. If your credit union had no outstanding balances to report during the computation period, please indicate this by checking the box at the top of the reporting form, sign the report, and send it to your local Federal Reserve Bank or Branch.

NOTE: If a credit union that reports weekly had reservable liabilities during a computation period but subsequently did not have reservable liabilities for a period of four consecutive weeks, the credit union need not continue to submit a report until such time as it again has reservable liabilities to report.

The report shall be prepared in accordance with the procedures described below.

- C.1. Consolidation. Each credit union must prepare a consolidated report that combines all deposits, vault cash, and allowable deductions of the following entities:

- a. the principal office of the credit union; and
- b. all branch offices located in the 50 states or the District of Columbia.

Preparing a consolidated report involves combining all comparable accounts of the principal office and any branch offices to be consolidated on an account-by-account basis.

- C.2. Denomination. Amounts should be rounded and reported to the nearest thousand dollars.

- C.3. Overdrafts or Negative Balances. All share or deposit accounts, including SHARE DRAFT ACCOUNTS, having a negative balance as of the close of business each day (whether resulting from prearranged or unplanned overdrafts or from operating or other factors) should be regarded as having a zero balance when computing deposit totals. Overdrawn share or deposit accounts of customers should be considered loans made by the credit union and should not be reported as negative deposits. Similarly, share or deposit accounts that the credit union maintains at a correspondent bank that have negative balances should be regarded as having a zero balance when computing "due from" totals and should be considered a borrowing by the credit union.

However, overdrawn accounts of a depositor who maintains more than one TRANSACTION ACCOUNT at the credit union may be offset by accounts with positive balances if a bona fide cash management

function is served. For purposes of this report, a bona fide cash management arrangement must be evidenced by a written agreement between the credit union and the depositor authorizing transfers between the depositor's TRANSACTION ACCOUNTS.

- C.4. Record-keeping. The amounts reported for each day should reflect the amounts outstanding at the "close of business" for that day. The term "close of business" refers to the time established by the credit union as the cut-off time for posting transactions to its accounting records for that particular day. The time designated as close of business should be reasonable and applied consistently. For any day on which the credit union was closed, report the closing balance as of the preceding day.

For purposes of this report, the credit union is open when both of the following criteria are met:

- a. a majority of all the credit union's offices are open to conduct business; and
- b. entries are made to the accounting records of the credit union for that particular day.

NOTE: If, according to your standard accounting practices, closing balances for accounts reported on this report are not available on a daily basis, you may report the same closing balance for subsequent days provided that your closing balances for these accounts are updated at least once a week. For example, a credit union that uses a weekly batch system may have closing balances only as of each Friday. In this case, the balances for the preceding Friday should be reported for Thursday of the current computation week; the balances for Friday of the current computation week should be reported not only for Friday but also for the following Saturday, Sunday, Monday, Tuesday, and Wednesday, and for the first Thursday of the next computation period.

- C.5. UNPOSTED DEBITS and CREDITS. UNPOSTED DEBITS consist of cash items drawn on the credit union that have been "paid" or credited by the credit union and that are chargeable, but that have not been charged against deposits as of the close of business. These items should be reported as "cash items in process of collection" until they have been charged to either individual or general ledger deposit accounts.

UNPOSTED CREDITS consist of items that have been received for deposit and that are in process of collection but that have not been posted to individual or general ledger deposit accounts. These credits should be reported as deposits.

C.6. Rejected items. Rejected items (resulting from mutilated documents, incorrect account numbers or other factors) that would otherwise have resulted in credit to deposit accounts should be included in deposit totals for the day on which offsetting debits have been posted. Rejected items that represent withdrawals from deposit accounts, for which appropriate corresponding credits have already been recorded, should be deducted from deposits as of the close of business for that day.

D. What Liabilities Are Reservable Under Federal Reserve Regulation D. Under the Monetary Control Act of 1980, TRANSACTION ACCOUNTS and NONPERSONAL TIME DEPOSITS (including NONPERSONAL SAVINGS DEPOSITS) are subject to Federal reserve requirements. Rules governing reserve requirements are contained in Federal Reserve Regulation D.

TRANSACTION ACCOUNTS include DEMAND DEPOSITS: ATS ACCOUNTS; SHARE DRAFT ACCOUNTS; accounts that permit a depositor to make payments to third parties through automated teller machines, remote service units or by means of a debit card; accounts that permit a depositor to make more than three TELEPHONE or PREAUTHORIZED TRANSFERS per calendar month; and other reservable obligations including certain borrowings that mature in less than 14 days.

NONPERSONAL TIME DEPOSITS include NONPERSONAL SAVINGS and NONPERSONAL TIME DEPOSITS (including SHARE ACCOUNTS, SHARE CERTIFICATE ACCOUNTS, and CERTIFICATES OF INDEBTEDNESS), and other reservable obligations including certain borrowings that mature in 14 days or more. Detailed instructions defining TRANSACTION ACCOUNTS and NONPERSONAL TIME DEPOSITS can be found in the appropriate item-by-item instructions.

E. Deposits as Defined Under Federal Reserve Regulation D. In general, Regulation D defines "deposits" to include both shares and deposits, and certain other obligations including certain borrowings of the credit union. For purposes of these instructions, "deposits" are divided into two broad categories of liabilities: DEPOSITS and PRIMARY OBLIGATIONS that are undertaken as a means of obtaining funds, regardless of the use of the proceeds.

E.1. DEPOSITS to be included in Items 1 through 16 of this report consist of:

- a. Funds received or held by the credit union for which credit has been given or is obligated to be given to a DEMAND, SAVINGS (including SHARE, SHARE DRAFT, ATS, and TELEPHONE and PREAUTHORIZED TRANSFER ACCOUNTS), or TIME DEPOSIT (including SHARE CERTIFICATE) account.
- b. Funds received or held by the credit union for a special or specific purpose, including escrow funds, funds held as

security for securities loaned by the credit union, and funds deposited with the credit union as advance payment on subscriptions to U.S. Government securities.

- c. Outstanding CERTIFIED AND CASHIER'S CHECKS and DRAFTS (including PAYABLE THROUGH DRAFTS) issued by the credit union in the usual course of business for any purpose, including payment for services, DIVIDENDS, or purchases, unless drawn on a deposit account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
- d. Liabilities arising from the sale of travelers checks and money orders sold to customers unless the proceeds are remitted daily to another party under a consignment arrangement.
- e. Any obligation to pay a CHECK or SHARE DRAFT, such as a CERTIFIED CHECK drawn on the credit union, that has been presented for collection by a third party when the depositor's account at the credit union has already been charged, but when settlement of the CHECK has not been made.
- f. Any funds received by the credit union's AFFILIATE and channeled to the credit union by the AFFILIATE in the form of a DEMAND, SAVINGS, or TIME DEPOSIT.

E.2. PRIMARY OBLIGATIONS to be reported as deposits in Items 1 through 16 of this report consist of:

- a. Liabilities of the credit union arising from the issuance of promissory notes (including CERTIFICATES OF INDEBTEDNESS), ACKNOWLEDGEMENTS OF ADVANCE, or other similar obligations (written or oral) that are issued by the credit union to NONEXEMPT ENTITIES as a means of obtaining funds, regardless of the use of the proceeds. (NOTE: Purchases of so-called "Federal funds" from NONEXEMPT ENTITIES are PRIMARY OBLIGATIONS.)
- b. Liabilities of the credit union arising from the sale to a NONEXEMPT ENTITY of a security or other similar asset under a prearranged agreement to repurchase the same or similar security or asset at a later date (REPURCHASE AGREEMENTS). (NOTE: REPURCHASE AGREEMENTS entered into with EXEMPT ENTITIES and those involving obligations of, or fully guaranteed as to principal and interest by, the U.S. Government or a Federal agency are not regarded as PRIMARY OBLIGATIONS for purposes of this report.)

- c. Mortgage-backed securities that are issued and sold by the credit union to NONEXEMPT ENTITIES and that represent sales of participation certificates in pools of one-to-four family mortgages when the credit union retains more than a ten percent interest in the pool. The proceeds from such participation certificates, as well as the credit union's interest in the pool, are reservable. (Credit unions holding interest of ten percent or less in such pools shall exclude these obligations from this report since such securities are not deposits.
- d. Liabilities of the credit union in the form of mortgage-backed bonds that are issued and sold by the credit union.

E.3. PRIMARY OBLIGATIONS to be reported in Schedule A of this report:

Any liability of the credit union's nondepository AFFILIATE on any promissory note (including a CERTIFICATE OF INDEBTEDNESS), ACKNOWLEDGEMENT OF ADVANCE, or similar obligation (written or oral), with a maturity of less than four years, to the extent that the proceeds are used to supply or maintain the availability of funds to the credit union, if the AFFILIATE's liability would have been regarded as reservable if issued by the credit union, and if the proceeds from the AFFILIATE's liability are channeled to the credit union in the form of a nonreservable transaction (e.g., a sale of the credit union's assets to its AFFILIATE).

NOTE: If the proceeds from the AFFILIATE's liability (whether regarded as reservable or nonreservable if issued by the credit union) are channeled to the credit union in the form of a DEMAND SAVINGS, or TIME DEPOSIT such funds are reported by the credit union as a DEMAND, TIME, or SAVINGS DEPOSITS. (See Subsection E.1, paragraph f. above.) If the AFFILIATE's liability would have been regarded as nonreservable if issued by the credit union, and if the proceeds from the AFFILIATE's liability are channeled to the credit union in the form of a nonreservable transaction, such funds are excluded from this report.

E.4. PRIMARY OBLIGATIONS issued to EXEMPT ENTITIES are not subject to reserve requirements and are excluded from this report.

Regulations may require certain obligations that are not classified as deposits on other reports to be treated as deposits on this report. Consequently, the deposit totals on this report may differ from deposit totals reported on your credit union's report of condition and on other reports submitted to the National Credit Union Administration or the state regulatory supervisors.

In general, funds received by an institution that are immediately applied to reduce or extinguish a customer's indebtedness to that institution do not constitute deposits since no liability is incurred. Funds that have been irrevocably assigned to the credit union and cannot be reached by its customer or the customer's creditors are not subject to reserve requirements. Finally, certain other liabilities that do not result in a receipt of funds, such as accrued liabilities and accounts payable, are not regarded as reservable liabilities.

- F. Treatment of Pass-through Balances. A DEPOSITORY INSTITUTION may satisfy reserve requirements by holding vault cash or by placing a balance at the Federal Reserve. The Monetary Control Act of 1980 authorizes a DEPOSITORY INSTITUTION that is not a member of the Federal Reserve System to hold its required reserve balances at the Federal Reserve in one of two ways. Such an institution may deposit its required reserve balance directly with the Federal Reserve Bank or Branch which serves the territory in which its main office is located. Alternatively, in accordance with procedures adopted by the Federal Reserve Board, the DEPOSITORY INSTITUTION may elect to pass its required reserve balance through a "correspondent." Under this alternative, the DEPOSITORY INSTITUTION who chooses to pass-through its reserve balances is referred to as the "respondent." A "correspondent" may be a Federal Home Loan Bank, the National Credit Union Administration Central Liquidity Facility, or a DEPOSITORY INSTITUTION which holds a required reserve balance directly at a Federal Reserve Bank or Branch. In addition, the Federal Reserve Board reserves the right to permit other institutions, on a case-by-case basis, to serve as a pass-through correspondent. The "correspondent" will pass through these reserve balances dollar-for-dollar to the Federal Reserve Bank or Branch in the territory in which the principal office of the "respondent" is located.

For purposes of this report, the "correspondent" institution shall exclude from this report all reserve balances received from "respondent" institutions and subsequently passed through to the appropriate Federal Reserve Bank or Branch. All "respondent" institutions shall exclude from this report all reserves balances which the "correspondent" passes through to the Federal Reserve Bank or Branch on behalf of the "respondent."

- G. Treatment of Special Deposits. Special deposits, such as bonds, stocks, jewelry, coin collections, etc., that are left for safekeeping with the credit union, should not be included as deposits on this report.
- H. Treatment of Escrow Funds. Escrow funds consist of funds deposited with the credit union under an agreement that requires the credit union to pay all or some portion of the funds to a third party at a certain time or upon fulfillment of certain conditions. Depending

on the classification of escrow funds, the obligation of the credit union on the funds maintained may constitute a deposit liability against which reserves must be held.

Escrow funds should be classified as TRANSACTION ACCOUNTS, SAVINGS DEPOSITS, or TIME DEPOSITS, depending on the terms of the underlying agreement. Escrow funds will be regarded as PERSONAL SAVINGS DEPOSITS or PERSONAL TIME DEPOSITS if the depositor is a NATURAL PERSON and the other conditions of a SAVINGS or TIME DEPOSIT are met, notwithstanding that the funds are held by the credit union as an escrow agent. The classification of escrow funds as TIME or SAVINGS DEPOSITS does not depend on whether interest is paid on the funds. Escrow agreements entered into by the credit union in states where the payment of interest on such accounts is required by law must comply with the payment provisions applicable to TIME or SAVINGS DEPOSITS. Agreements that do not meet the specific conditions for TIME and SAVINGS DEPOSITS must be classified as TRANSACTION ACCOUNTS.

SECTION 2--ITEM-BY-ITEM INSTRUCTIONS

Section 2 contains item-by-item instructions for completing the FR 2900. This section describes the coverage of each item to be reported and specifies the categories of deposits to be included in or excluded from each item.

These instructions are intended to be comprehensive and to provide for all transactions that a credit union could conceivably have within the scope of this report. However, it is likely that not all of the items or transactions may be applicable to every credit union. In those cases where the item to be reported is not applicable to your credit union, enter a zero for that item.

TRANSACTION ACCOUNTS

Report as TRANSACTION ACCOUNTS those deposits or accounts on which the depositor or account holder is permitted to make withdrawals by negotiable or transferable instrument, payment order of withdrawal, telephone transfer or other similar device for the purpose of making payments or transfers to third parties or to other accounts of the same depositor.

Include as TRANSACTION ACCOUNTS:

1. DEMAND DEPOSITS;
2. DEPOSITS or accounts subject to withdrawal by CHECK, DRAFT, negotiable order, or SHARE DRAFT;
3. SAVINGS DEPOSITS or accounts from which withdrawals may be made automatically through payment to the credit union itself or through transfer of credit to a DEMAND DEPOSIT, SHARE DRAFT or other account in order to cover CHECKS or DRAFTS drawn upon the institution or to maintain a specified balance in such accounts (ATS ACCOUNTS);
4. DEPOSITS or accounts in which payments may be made to third parties by means of a debit card, an automated teller machine (ATM), remote service unit (RSU), or other electronic device;
5. DEPOSITS or accounts from which the depositor is permitted or authorized to make more than 3 withdrawals per month for purposes of transferring funds to another account or making payment to a third party by means of TELEPHONE or PREAUTHORIZED TRANSFER;
6. INTEREST or DIVIDENDS paid by crediting a TRANSACTION ACCOUNT.

NOTE: An account is not regarded as a TRANSACTION ACCOUNT merely because it permits the depositor to make loan repayments and pay associated expenses to the credit union.

Exclude from TRANSACTION ACCOUNTS those PRIMARY OBLIGATIONS maturing in less than 14 days if they take the form of ineligible acceptances or of obligations issued by the credit union's AFFILIATES described in Section 1, Subsection E.3. (to be reported in Schedule A, Item 1).

Summary of Transaction Account Classifications

A. Always Regarded as TRANSACTION ACCOUNTS

1. DEMAND DEPOSITS.
2. SHARE DRAFT ACCOUNTS.
3. ATS ACCOUNTS.
4. Accounts that permit third party payments through ATMs or RSUs.
5. Accounts that permit third party payments through use of CHECKS, DRAFTS, negotiable instruments, debit cards or other similar items.

B. Accounts Regarded as TRANSACTION ACCOUNTS If More Than Three of the Following Transactions Per Calendar Month Are Permitted to Be Made By Telephone or Preauthorized Order or Instruction

1. Payments or transfers to third parties.
2. Transfers to another account of the depositor at the same institution.
3. Transfers to an account at another DEPOSITORY INSTITUTION.

C. Not Regarded as TRANSACTION ACCOUNTS (Unless Specified Above)

1. Accounts that permit TELEPHONE or PREAUTHORIZED TRANSFERS or transfers by ATMs or RSUs to repay loans made or serviced by the same DEPOSITORY INSTITUTION.
2. Accounts that permit TELEPHONE or PREAUTHORIZED TRANSFERS or withdrawals where the proceeds are to be mailed to or picked up by the depositor.
3. Accounts that permit transfers to other accounts of the depositor at the same institution through ATMs or RSUs.
4. Accounts that permit three or less TELEPHONE or PREAUTHORIZED TRANSFERS or payments to third parties or to other accounts.

Demand Deposits (Items 1, 2, and 3)

Report in Items 1, 2, and 3 the balance of all DEMAND DEPOSITS, in the form of both DEPOSITS and PRIMARY OBLIGATIONS, that are outstanding at the close of business each day of the computation period.

For Items 1, 2, and 3, DEMAND DEPOSITS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS issued to NONEXEMPT ENTITIES described in Section 1, Subsection E.2, that are payable immediately on demand or issued in ORIGINAL MATURITIES of less than 14 days, or that are payable with less than 14 days notice, or for which the credit union does not reserve the right to require at least 14 days written notice of an intended withdrawal.

Include as DEMAND DEPOSITS:

1. All checking accounts, including those pledged as collateral for loans or maintained as compensating balances. However, do not include SHARE DRAFT ACCOUNTS, which are reported in Item 6.
2. Outstanding CERTIFIED AND CASHIERS' CHECKS and DRAFTS (including PAYABLE THROUGH DRAFTS) issued by the credit union unless drawn on a deposit account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
3. Outstanding travelers checks and money orders sold to customers unless the proceeds are remitted daily to another party under a consignment arrangement.
4. Withheld taxes, withheld insurance premiums, and other funds withheld from salaries of the credit union's employees until such funds are remitted.
5. Funds received or held in escrow accounts that may be withdrawn on demand or within 14 days from the date of deposit (excluding those escrow accounts classified as SAVINGS DEPOSITS or TIME DEPOSITS). (See Section 1, Subsection H, for general treatment of escrow funds.)
6. All matured TIME DEPOSITS (including SHARE CERTIFICATE ACCOUNTS and CERTIFICATES OF INDEBTEDNESS), unless the deposit agreement specifically provides for (a) transfer to a SAVINGS DEPOSIT or SHARE ACCOUNT at maturity, or (b) automatic renewal at maturity. (Automatically renewable time deposits remain TIME DEPOSITS until redeemed.)
7. All matured TIME DEPOSITS, open account, (including SHARE CERTIFICATE ACCOUNTS and CERTIFICATES OF INDEBTEDNESS) for which the depositor has provided a written notice indicating an intention to withdraw the deposit at the expiration of the notice period, but that have not been redeemed by the depositor.
8. "Other liability" accounts that are established to recognize the institution's obligation to pay a check or DRAFT (including a SHARE DRAFT) when the depositor's account has been charged but when settlement of the check has not yet been made.

9. An obligation to pay on demand or within 14 days a CHECK or SHARE DRAFT (or other instrument, device, or arrangement for the transfer of fund) drawn on the credit union, when the depositor's account has already been debited.
10. Any funds received by the credit union's AFFILIATE and later channeled to the credit union by the AFFILIATE in the form of a DEMAND DEPOSIT.

Exclude from DEMAND DEPOSITS the following categories of liabilities that have an ORIGINAL MATURITY of less than 14 days:

1. HYPOTHECATED DEPOSITS (does not include shares or deposits pledged as collateral for loans).
2. CHECKS or DRAFTS drawn by the credit union on the Federal Reserve or on a deposit account maintained at another DEPOSITORY INSTITUTION.
3. Liabilities of the credit union that arise from REPURCHASE AGREEMENTS involving obligations of, or fully guaranteed as to principal and interest by, the U.S. Government or a Federal agency.
4. Any PRIMARY OBLIGATION issued or undertaken as a means of obtaining funds, regardless of the use of the proceeds, when transacted with a U.S. office of the following EXEMPT ENTITIES:
 - a. U.S. commercial banks and trust companies and their OPERATIONS SUBSIDIARIES;
 - b. a U.S. branch or agency of a bank organized under foreign (NON-U.S.) law (including branches and agencies of FOREIGN OFFICIAL BANKING INSTITUTIONS);
 - c. EDGE ACT AND AGREEMENT CORPORATIONS;
 - d. mutual and stock savings banks;
 - e. building or savings and loan associations;
 - f. cooperative banks;
 - g. industrial banks;
 - h. other credit unions (including corporate central credit unions);
 - i. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS;

- j. U.S. Government agencies and instrumentalities, such as the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, and Student Loan Marketing Association;
 - k. Export-Import Bank of the U.S.;
 - l. Government Development Bank of Puerto Rico;
 - m. Minbanc Capital Corporation;
 - n. securities dealers, but only when the borrowing (a) has a maturity of one day, (b) is in IMMEDIATELY-AVAILABLE FUNDS, and (c) is in connection with the clearance of securities; and
 - o. the U.S. Treasury (U.S. TREASURY TAX AND LOAN ACCOUNT note balances).
- 5. Funds obtained from state and municipal housing authorities under LOAN-TO-LENDER PROGRAMS.
 - 6. Borrowings from a Federal Reserve Bank.
 - 7. Certain obligations issued by the credit union's nondepository AFFILIATES, described in Section 1, Subsection E.3. (These transactions are to be reported in Schedule A, Item 1.)
 - 8. Shares of credit union held by the National Credit Union Administration (NCUA) or the NCUA Central Liquidity Facility.

NOTE: Unless created as a result of a bona fide cash management arrangement, overdrafts in DEMAND DEPOSIT accounts are not to be treated as negative DEMAND DEPOSITS since overdrafts are properly reflected on an institution's books as loans.

Item 1--Demand Deposits Due to Depository Institutions.

Report in Item 1.a DEMAND DEPOSITS due to banks and EDGE ACT AND AGREEMENT CORPORATIONS located in the U.S. and abroad. Report in Item 1.b DEMAND DEPOSITS due to other DEPOSITORY INSTITUTIONS. PRIMARY OBLIGATIONS issued to DEPOSITORY INSTITUTIONS in the U.S. are not subject to reserve requirements and should not be reported in this item.

Exclude from both Items 1.a and 1.b:

1. DEMAND DEPOSITS due to:
 - a. "Respondent" DEPOSITORY INSTITUTIONS to the extent that such deposits represent balances that your credit union serving as pass-through agent or correspondent has passed through to the Federal Reserve Bank for the "respondent."
 - b. Nondeposit and limited purpose trust companies (reported in Item 3).
 - c. Nondepository AFFILIATES of the credit union and of other DEPOSITORY INSTITUTIONS (reported in Item 3).
 - d. U.S. Government agencies and instrumentalities, such as the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, and Student Loan Marketing Association (reported in Item 3).
2. Any DEMAND DEPOSIT due to a DEPOSITORY INSTITUTION that is negative (i.e., overdrawn). The amount of such negative balance should be regarded as zero when computing the deposit total.
3. Any negative "due from" balance that results when the reporting institution overdraws a deposit account at a correspondent. Such a balance should be classified as a borrowing.
4. Any PRIMARY OBLIGATIONS issued to NON-U.S. offices of U.S. DEPOSITORY INSTITUTIONS and of foreign (NON-U.S.) banks (reported on the Report of Certain Eurodollar Transactions (FR 2950)).

Item 1.a.--Due to Banks

Include in this item the balance of all DEMAND DEPOSITS in the form of DEPOSITS (exclude PRIMARY OBLIGATIONS) due to the following:

1. U.S. offices of the following institutions:
 - a. U.S. commercial banks and trust companies conducting a commercial BANKING BUSINESS;
 - b. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS (including branches and agencies of FOREIGN OFFICIAL BANKING INSTITUTIONS);

- c. EDGE ACT AND AGREEMENT CORPORATIONS;
 - d. industrial banks; and
 - e. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.
2. NON-U.S. offices of:
- a. U.S. banks and EDGE ACT AND AGREEMENT CORPORATIONS; and
 - b. Commercial banks, merchant banks, savings banks, discount houses, and similar banking institutions organized under the laws of a foreign country, a territory of the United States, Puerto Rico, Guam, American Samoa, or the Virgin Islands.

Item 1.b--Due to Other Depository Institutions

Include in this item DEMAND DEPOSITS in the form of DEPOSITS (exclude PRIMARY OBLIGATIONS) due to:

- 1. mutual and stock savings banks;
- 2. building or savings and loan associations, homestead associations, and cooperative banks; and
- 3. other credit unions (including corporate central credit unions).

Item 2--U.S. Government Demand Deposits

Include in this item the balance of all DEMAND DEPOSIT accounts in the form of DEPOSITS that are designed as FEDERAL PUBLIC FUNDS for which your institution serves as depository, such as funds held in:

- 1. U.S. TREASURY TAX AND LOAN ACCOUNTS, including withheld Federal income tax deposits, social security tax deposits and other Federal tax payments, and the proceeds from sales of U.S. Savings Bonds (exclude TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES.);
- 2. U.S. TREASURY GENERAL ACCOUNTS and special collection accounts;
- 3. U.S. Treasury compensating balance DEMAND DEPOSIT accounts;
- 4. Postmaster's DEMAND DEPOSIT accounts;

5. DEMAND DEPOSIT accounts of the following:
 - a. the Tennessee Valley Authority and other government-owned corporations, and
 - b. disbursing officers of the Department of Defense and Department of the Treasury;
6. DEMAND DEPOSIT accounts of other public funds that are subject to control or regulation by the United States Government, including accounts of military organizations, such as post exchanges, military clubs and similar entities.

Please note that, for this item, DEMAND DEPOSITS include only DEPOSITS held for the credit of the U.S. Government, and exclude any PRIMARY OBLIGATIONS to the U.S. Government. Such PRIMARY OBLIGATIONS are not subject to reserve requirements and are not to be reported on this report.

Exclude from this item:

1. DEMAND DEPOSITS due to U.S. Government agencies and instrumentalities, such as the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, and Student Loan Marketing Association (reported in Item 3).
2. DEMAND DEPOSITS held for state or local governments or their political subdivisions (reported in Item 3).
3. TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES (see below).
4. PRIMARY OBLIGATIONS.

Treatment of Note Option and Remittance Option:

Only the deposits credited to the U.S. TREASURY TAX AND LOAN demand deposit ACCOUNT that represent funds received as of the close of business of the current day should be reported as TREASURY TAX AND LOAN Demand Deposits. Funds credited to Tax and Loan Demand Deposit Accounts as of the close of business on previous days should already have been remitted to the Federal Reserve Bank or automatically converted into open-ended interest-bearing notes, depending on the option selected by the reporting institution. Interest-bearing Treasury Tax and Loan Account note balances are exempt from reserve requirements and should not be reported as deposits.

Item 3--Other Demand Deposits

Include in this item the balance of all other DEMAND DEPOSITS in the form of DEPOSITS and PRIMARY OBLIGATIONS, including:

1. DEMAND DEPOSITS in the form of DEPOSITS held for:
 - a. individuals, partnerships, and corporations, wherever located;
 - b. state and local governments and their political subdivisions;
 - c. U.S. Government agencies and instrumentalities, such as the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association, Federal Financing Bank, and Student Loan Marketing Association (reported in Item 3);
 - d. nondeposit and limited purpose trust companies;
 - e. nondepository AFFILIATES of the credit union and of other DEPOSITORY INSTITUTIONS; and
 - f. INTERNATIONAL INSTITUTIONS.
2. Withheld state and local government taxes, insurance premiums, and similar items, but not withheld Federal tax payments (reported in Item 2).
3. Outstanding CERTIFIED AND CASHIERS' CHECKS and DRAFTS issued by the credit union, unless drawn on an account maintained at another DEPOSITORY INSTITUTION or at a Federal Reserve Bank.
4. Outstanding travelers checks and money orders sold to customers unless the proceeds are remitted on the same day to another party under a consignment arrangement.
5. Funds received or held in escrow accounts that may be withdrawn on demand or within 14 days from the date of deposit (excluding escrow accounts classified as SAVINGS DEPOSITS). (See Section 1, Subsection H, for general treatment of escrow funds.)
6. PRIMARY OBLIGATIONS issued to NONEXEMPT ENTITIES except:
 - a. Those issued to INTERNATIONAL INSTITUTIONS.
 - b. Certain obligations issued by the credit union's nondepository AFFILIATES, as described in Section 1, Subsection E.3. (These transactions are reported in Schedule A, Item 1.)

Other Transaction Accounts (Items 4, 5, and 6)

Item 4--ATS Accounts

Report in Item 4 the balance of all ATS ACCOUNTS. ATS ACCOUNTS are SAVINGS DEPOSITS or SHARE ACCOUNTS of individuals that are authorized for automatic transfer to DEMAND DEPOSIT or other accounts pursuant to written agreement arranged in advance between the credit union and the depositor.

Item 5--Telephone and Preauthorized Transfer Accounts

Report in Item 5 the balance of SAVINGS DEPOSITS, SHARE ACCOUNTS, or TIME DEPOSITS under the terms of which, or which by practice of the credit union, the depositor is permitted or authorized to make more than three withdrawals per month for purposes of transferring funds to another account or for making a payment to a third party by means of TELEPHONE or PRE-AUTHORIZED TRANSFER, agreement, order or instruction. An account that permits or authorizes more than three such withdrawals in a calendar month is a TRANSACTION ACCOUNT, whether or not more than three such withdrawals actually are made in a calendar month.

Also report in this item the balance of SAVINGS DEPOSITS, TIME DEPOSITS or accounts in which payments may be made to third parties by means of a debit card, an automated teller machine, remote service unit or other electronic device.

An account is not a "TRANSACTION ACCOUNT" by virtue of an arrangement that permits withdrawals for the purpose of repaying loans and associated expenses, such as insurance and escrow requirements, at the credit union itself. In addition, an account is not a TRANSACTION ACCOUNTS because withdrawals to be paid directly to the depositor could be effected by TELEPHONE or PREAUTHORIZED TRANSFER or order.

Exclude from this item those accounts that permit no more than three TELEPHONE or PREAUTHORIZED TRANSFERS a month to another account of the depositor in the same institution or to a third party.

Item 6--SHARE DRAFT Accounts

Report in Item 6 the balance of all SHARE DRAFT ACCOUNTS. SHARE DRAFT ACCOUNTS represent SAVINGS DEPOSITS that can be withdrawn or transferred to third parties by issuance of a negotiable or TRANSFERABLE instrument.

Item 7--Total Transaction Accounts

Report in this item the sum of Items 1.a, 1.b, 2, 3, 4, 5, and 6.

DEDUCTIONS FROM TRANSACTION ACCOUNTS (Items 8 and 9)

Item 8--Demand Balances Due from Depository Institutions

Report in this item all DEMAND DEPOSIT balances due from U.S. offices of banks and other DEPOSITORY INSTITUTIONS.

Include in this item all DEMAND DEPOSIT balances of the credit union in the form of DEPOSITS (exclude PRIMARY OBLIGATIONS) due from U.S. offices of the following institutions:

1. U.S. commercial banks and trust companies conducting a commercial BANKING BUSINESS;
2. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS (including branches and agencies of FOREIGN OFFICIAL BANKING INSTITUTIONS);
3. EDGE ACT AND AGREEMENT CORPORATIONS;
4. industrial banks;
5. mutual and stock savings banks;
6. building or savings and loan associations, homestead associations and cooperative banks; and
7. other credit unions (including corporate central credit unions).

Also include in this item DEMAND DEPOSIT balances due from a correspondent that have not been passed through to the Federal Reserve by the correspondent. (However, as noted below, any DEMAND DEPOSIT balances that were passed through to the Federal Reserve by the correspondent are to be excluded from this item.)

Exclude from this item:

1. DEMAND DEPOSIT balances due from Federal Reserve Banks representing:
 - a. your credit union's reserve balances held directly with the Federal Reserve;
 - b. your credit union's reserve balances that were passed through to the Federal Reserve by a correspondent;
 - c. reserve balances of another institution for which your credit union is serving as a pass-through agent (correspondent) and that were passed through by your credit union to the Federal Reserve Bank; and
 - d. your credit union's clearing balances maintained at a Federal Reserve Bank.

2. DEMAND DEPOSIT balances due from other DEPOSITORY INSTITUTIONS that are pledged by the respondent institution and are not available for immediate withdrawal.
3. TIME and SAVINGS DEPOSIT balances held at other DEPOSITORY INSTITUTIONS.
4. Amounts at other DEPOSITORY INSTITUTIONS that represent future payment balances or balances that will not be available for immediate withdrawal until a future date but that have been booked by the credit union in advance.
5. CASH ITEMS in process of collection (reported in Item 9).
6. Any deposit account due to a correspondent or other DEPOSITORY INSTITUTION that is overdrawn, or amounts that, if charged against a correspondent account by the respondent institution, would result in an overdraft in that account.
7. Any deposit account due from a correspondent or other institution that is negative (i.e., overdrawn). The amount of such negative balances should be regarded as zero when computing the deposit total.
8. DEMAND DEPOSIT balances that are due from:
 - a. any NON-U.S. office of any U.S. DEPOSITORY INSTITUTION;
 - b. any NON-U.S. office of any FOREIGN (NON-U.S.) BANK;
 - c. trust companies that do not conduct a commercial BANKING BUSINESS;
 - d. N.Y. State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS.

Item 9--Cash Items in Process of Collection

Report in Item 9 the balance of all CASH ITEMS in process of collection.

Include as CASH ITEMS in process of collection:

1. CHECKS or SHARE DRAFTS in process of collection that are drawn on another DEPOSITORY INSTITUTION and that are payable immediately upon presentation in the U.S. This includes CHECKS in the process of collection with:
 - a. Federal Reserve Banks,
 - b. other DEPOSITORY INSTITUTIONS, or
 - c. clearing houses.

2. CHECKS or SHARE DRAFTS on hand that will be presented for payment or forwarded for collection on the following business day.
3. CHECKS drawn on the Treasury of the United States that are in process of collection.
4. Other items in process of collection that are payable immediately upon presentation in the U.S. and that are customarily cleared or collected by DEPOSITORY INSTITUTIONS as CASH ITEMS, such as:
 - a. redeemed U.S. savings bonds and food coupons and certificates, if shipped at least every other day;
 - b. money orders and travelers checks;
 - c. SHARE DRAFTS;
 - d. bank DRAFTS and FEDERAL RESERVE DRAFTS;
 - e. PAYABLE THROUGH DRAFTS that have been received by the credit union and that will be forwarded to another DEPOSITORY INSTITUTION;
 - f. BROKERS SECURITY DRAFTS and COMMODITY OR BILL OF LADING DRAFTS (including arrival drafts) that are payable immediately upon presentation in the U.S.;
 - g. amounts associated with automated payment arrangements in connection with payroll deposits, Federal recurring payments, and other items that are credited to a depositor's account prior to the payment date to ensure that the funds are available on the payment date;
 - h. RETURNED ITEMS drawn on other DEPOSITORY INSTITUTIONS; and
 - i. UNPOSTED DEBITS.

NOTE: CHECKS and DRAFTS credited to a DEPOSIT account are considered CASH ITEMS in process of collection only when the depositor is given immediate credit by the forwarding institution.

Exclude from this item and from this report:

1. Items handled as NONCASH ITEMS, whether or not cleared through Federal Reserve Banks.
2. Items not payable in the U.S.
3. Items for which the credit union has already received credit.

4. COMMODITY OR BILL OF LADING DRAFTS (arrival drafts) not yet payable (because the merchandise against which the draft was drawn has not yet arrived), whether or not deposit credit has been given.
5. ITEMS PAYABLE THROUGH received by the credit union if acting in the capacity of a clearing agent for a nondepository institution that have not been collected from that nondepository institution which is the drawer of the draft.
6. Credit card slips in process of collection, whether or not deposit credit has been given.

Treatment of CASH ITEMS forwarded to Federal Reserve Banks

CASH ITEMS forwarded to a Federal Reserve Bank for collection and for credit should continue to be reported as CASH ITEMS until such time as credit has been actually given by a Federal Reserve Bank in accordance with the appropriate time schedules established pursuant to Federal Reserve Bank "Operating Circulars."

CASH ITEMS in process of collection also should reflect the actual availability of funds received for DIRECT SENT CASH ITEMS. Adjustment should be made to:

1. Retain as CASH ITEMS in process of collection the amounts for items sent directly to Federal Reserve Banks in other districts that will arrive when those Federal Reserve offices are closed for a local or regional holiday.
2. Remove from CASH ITEMS in process of collection the amounts for items sent directly to Federal Reserve Banks in other districts that will arrive when the local Federal Reserve offices are closed. Credit for such items will be given on a back-valued basis by the

OTHER SAVINGS AND TIME DEPOSITS

Other Savings Deposits (Items 10, 11, and 12)

For Items 10, 11, and 12, SAVINGS DEPOSITS or SHARE ACCOUNTS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS issued to NONEXEMPT ENTITIES described in Section 1, Subsection E.2, that are not payable on a specified date or after a specified period of time from the date of deposit, but for which the credit union expressly reserves the right to require at least 14 days written notice before an intended withdrawal.

Status of SAVINGS DEPOSITS when notice is required. If the credit union should use its right to require written notice of an intended withdrawal in connection with a SAVINGS DEPOSIT or SHARE ACCOUNT, the deposit continues to be a SAVINGS DEPOSIT or SHARE ACCOUNT and should not be classified as a TIME DEPOSIT. Where written notice actually is required by the credit union and such notice is received from a depositor, the SAVINGS DEPOSIT or SHARE ACCOUNT becomes a DEMAND DEPOSIT if not redeemed after expiration of the notice period and should be reported in Item 1, 2, or 3, as appropriate.

Include the following as SAVINGS DEPOSITS, regardless of whether or not they earn INTEREST or DIVIDENDS:

1. SHARE ACCOUNTS.
2. SAVINGS DEPOSITS or SHARE ACCOUNTS maintained as compensating balances or pledged as collateral for loans.
3. Escrow deposits where the credit union reserves the right to require at least 14 days written notice before payment can be made. (See Section 1, Subsection H, for the general treatment of escrow funds.)
4. Individual Retirement Account (IRA) or Keogh Plan Accounts that are held in the form of regular SHARE ACCOUNTS or SAVINGS DEPOSITS.
5. CLUB ACCOUNTS, or other special purpose accounts, that are in the form of regular SHARE ACCOUNTS or SAVINGS DEPOSITS.
6. SAVINGS DEPOSITS or SHARE ACCOUNTS that permit the depositor to make no more than three TELEPHONE or PREAUTHORIZED TRANSFERS per month for purposes of transferring funds to another account or for making a payment to a third party. (NOTE: SAVINGS DEPOSITS or SHARE ACCOUNTS that permit the depositor to make more than three TELEPHONE or PREAUTHORIZED TRANSFERS per month are regarded as TRANSACTION ACCOUNTS and are reported in Item 5.)
7. Any funds received by the credit union's nondepository AFFILIATE and later channeled to the credit union by its AFFILIATE in the form of a SAVINGS DEPOSIT.
8. INTEREST or DIVIDENDS paid by crediting SAVINGS DEPOSIT or SHARE ACCOUNTS.

Exclude from other SAVINGS DEPOSITS:

1. SHARE DRAFT ACCOUNTS (reported in Item 6).
2. ATS ACCOUNTS (reported in Item 4).
3. SAVINGS DEPOSITS or SHARE ACCOUNTS subject to more than 3 TELEPHONE and PREAUTHORIZED TRANSFERS per month (reported in Item 5).
4. Special passbook or statement accounts, such as "ninety-day notice accounts," "golden passbook accounts," or deposits labeled as "saving certificates," that have a specified ORIGINAL MATURITY of 14 days or more (reported in Items 13 and 14).
5. INTEREST or DIVIDENDS accrued on SAVINGS DEPOSITS or SHARE ACCOUNTS but not yet paid or credited to a deposit account.
6. HYPOTHECATED DEPOSITS.
7. Certain obligations issued by the credit union's nondepository AFFILIATES described in Section 1, Subsection E.3. (These transactions are to be reported in Schedule A.)

Item 10--Other Savings Deposits--Personal

Report in Item 10 the balance of all other SAVINGS DEPOSITS or SHARE ACCOUNTS that represent funds deposited to the credit of, or in which the entire beneficial interest is held by, a depositor that is a NATURAL PERSON.

Also include as PERSONAL SAVINGS DEPOSITS:

1. Escrow accounts, such as funds held for tax or insurance payments, if the depositor is a NATURAL PERSON and other conditions of a SAVINGS DEPOSIT are met, notwithstanding that the funds are held by the credit union as an escrow agent.
2. Individual Retirement Accounts (IRA) and Keogh Plan Accounts in the form of regular SHARE ACCOUNTS or SAVINGS DEPOSITS.

Item 11--Other Savings Deposits--Nonpersonal

Report in Item 11 the balance of all other SAVINGS DEPOSITS or SHARE ACCOUNTS that represent funds deposited to the credit of, or in which any beneficial interest is held by, a depositor that is not a NATURAL PERSON

Item 12--Total Other Savings Deposits

Report in this item the sum of Items 10 and 11.

Time Deposits (Items 13, 14, 15, and 16)

Include in Items 13, 14, 15, and 16 the balance of all TIME DEPOSITS, in the form of both DEPOSITS and PRIMARY OBLIGATIONS, that are outstanding at the close of business each day. TIME DEPOSITS include DEPOSITS described in Section 1, Subsection E.1, and PRIMARY OBLIGATIONS issued to NONEXEMPT ENTITIES described in Section 1, Subsection E.2, that are payable on a specified date, after a specified period of time from the date of deposit, or after a specified notice period, which in all cases may not be less than 14 days from the date of deposit.

Reporting of Deposits Issued on a Discount Basis or on Which Interest is Prepaid

TIME DEPOSITS, including SHARE CERTIFICATES and CERTIFICATES OF INDEBTEDNESS, issued on a discount basis should be reported initially on the basis of the amount of funds actually received by the credit union. For example, if the credit union received \$96,000 in exchange for a certificate of deposit issued at face value of \$100,000, only the \$96,000 received at the time of issuance should be reported initially as a TIME DEPOSIT. However, as the credit union's obligation to the depositor increases over the life of the deposit, representing INTEREST or DIVIDENDS earned on the deposit, the incremental amounts as credited to the certificate also should be reported as TIME DEPOSITS.

TIME DEPOSITS, including SHARE CERTIFICATES and CERTIFICATES OF INDEBTEDNESS, for which INTEREST or DIVIDENDS have been prepaid should be reported on the basis of the face value of the deposit issued by the credit union without deduction for the amount of prepaid INTEREST or DIVIDENDS. For example, if the credit union received \$10,000 in exchange for a certificate of deposit issued at a face value of \$10,000 and prepaid \$500 in INTEREST or DIVIDENDS, the credit union should report as a TIME DEPOSIT the \$10,000 received at the time of issuance. For reporting purposes, the \$500 prepaid INTEREST or DIVIDENDS should not be deducted from the face amount of the certificate.

Include the following as TIME DEPOSITS, regardless of whether or not they earn INTEREST or DIVIDENDS:

1. TIME CERTIFICATES of DEPOSIT or SHARE CERTIFICATE ACCOUNTS, whether evidenced by negotiable or nonnegotiable instruments.
2. TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS, open-account, evidenced by written contracts, including CLUB ACCOUNTS or other special purpose accounts.
3. Savings certificates, notice accounts, passbook accounts (but not SAVINGS DEPOSITS or SHARE ACCOUNTS).
4. MONEY MARKET TIME DEPOSITS (certificates).

5. Funds received or held in escrow accounts that may be withdrawn after not less than 14 days from the date of deposit or after not less than 14 days written notice of an intended (see Section 1, Subsection H, for the general treatment of escrow funds).
6. Individual Retirement Account (IRA) or Keogh Plan Accounts that are held in the form of TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS.
7. TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS maintained as compensating balances or pledged as collateral for loans.
8. All INTEREST or DIVIDENDS paid by crediting TIME DEPOSIT or SHARE CERTIFICATE ACCOUNTS.
9. Any funds received by the credit union's AFFILIATE and later channeled to the credit union by the AFFILIATE in the form of a TME DEPOSIT.

Exclude from TIME DEPOSITS the following categories of liabilities that have an ORIGINAL MATURITY of 14 days or more:

1. HYPOTHECATED DEPOSITS (does not include DEPOSITS serving as collateral for loans).
2. Liabilities of the credit union arising from REPURCHASE AGREEMENTS involving obligations of, or fully guaranteed as to principal and interest by, the U.S. Government or a Federal agency.
3. Any PRIMARY OBLIGATION (including CERTIFICATES OF INDEBTEDNESS and other borrowed funds) issued or undertaken to obtain funds, regardless of the use of the proceeds, when transacted with U.S. offices of EXEMPT ENTITIES.
4. Funds obtained from state and local housing authorities under LOAN-TO-LENDER PROGRAMS involving the issuance of tax exempt bonds and the subsequent lending of the proceeds to the credit union for housing finance purposes.
5. Borrowings from the Central Liquidity Facility or the National Credit Union Share Insurance Fund, or shares held by the National Credit Union Administration (NCUA) or the NCUA Central Liquidity Facility under a statutorily authorized assistance program.
6. Borrowings from a Federal Reserve Bank.
7. DEPOSITS for which the credit union merely reserves the right to require at least 14 days written notice of an intended withdrawal.
8. ATS and SHARE DRAFT ACCOUNTS (reported in Items 4 and 6, respectively).
9. SAVINGS DEPOSITS or SHARE ACCOUNTS authorized for TELEPHONE or PRE-AUTHORIZED TRANSFER (reported in Items 5, 10, or 11, as appropriate).

10. Other SAVINGS DEPOSITS (reported in Items 10 and 11).
11. Matured TIME DEPOSITS, which are to be reported as DEMAND DEPOSITS in Item 1, 2, or 3, unless the deposit provides for automatic renewal at maturity.
12. INTEREST or DIVIDENDS accrued on TIME DEPOSITS but not yet paid or credited to a DEPOSIT account.
13. Certain obligations issued by the credit union's nondepository AFFILIATES as described in Section 1, Subsection E.3. (These transactions are to be reported in Schedule A, Item 2.)

Item 13--Time Deposits--Personal

Report in Item 13 the balance of all PERSONAL TIME DEPOSITS, regardless of ORIGINAL MATURITY.

Include as PERSONAL TIME DEPOSITS funds deposited to the credit of, or in which the entire beneficial interest is held by, a NATURAL PERSON such as:

1. A TIME DEPOSIT (including a SHARE CERTIFICATE or CERTIFICATE OF INDEBTEDNESS) issued before October 1, 1980, to and held by a NATURAL PERSON, regardless of whether or not it is TRANSFERABLE.
2. A TIME DEPOSIT (including a SHARE CERTIFICATE or CERTIFICATE OF INDEBTEDNESS) that is issued to and held by a NATURAL PERSON and that contains on its face (or in the underlying agreement) a statement that it is not TRANSFERABLE (or that is TRANSFERABLE only on the books of, or with the permission of the credit union).
3. CLUB ACCOUNTS and other special purpose accounts that are in the form of TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS.
4. Individual Retirement Account (IRA) and Keogh Plan Accounts in the form of TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS.
5. Escrow accounts in the form of TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS if the depositor is a NATURAL PERSON, notwithstanding that the funds are held by the credit union as escrow agent.

Item 14--Time Deposits--Nonpersonal

Report in Item 14 the balance of all NONPERSONAL TIME DEPOSITS.

Include as NONPERSONAL TIME DEPOSITS:

1. Funds deposited to the credit of, or in which any beneficial interest is held by, a depositor that is not a NATURAL PERSON.

2. A TIME DEPOSIT (including a SHARE CERTIFICATE or CERTIFICATE OF INDEBTEDNESS) that is issued on or after October 1, 1980, and that does not contain on its face a statement that it is not TRANSFERABLE, regardless of to whom it is issued.
3. A TIME DEPOSIT (including a SHARE CERTIFICATE or a CERTIFICATE OF INDEBTEDNESS) that is TRANSFERABLE, except those issued before October 1, 1980, to and held by a NATURAL PERSON (to be reported in Item 13).

Item 14.a.--Original Maturities of less than 4 years

Report in this item the balance of all NONPERSONAL TIME DEPOSITS with ORIGINAL MATURITIES of 14 days or more but less than 4 years.

Item 14.b.--Original Maturities of 4 years or more

Report in this item the balance of all NONPERSONAL TIME DEPOSITS with ORIGINAL MATURITIES of 4 years or more.

Item 15--Total Time Deposits

Report in this item the sum of Items 13, 14.a, and 14.b.

Item 16--Amount of TIME DEPOSITS in Denominations of \$100,000 or More (included in Items 13 and 14)

Report in this item the balance of all PERSONAL and NONPERSONAL TIME DEPOSITS of \$100,000 or more that are reported in Items 13 and 14. Include:

1. Negotiable and nonnegotiable, TRANSFERABLE and nontransferable certificates of deposit or SHARE CERTIFICATES issued in denominations of \$100,000 or more, and openaccount and other TIME DEPOSITS or SHARE CERTIFICATE ACCOUNTS having balances of \$100,000 or more.
2. TIME DEPOSITS or SHARE CERTIFICATES originally issued in denominations of less than \$100,000 but that, because of INTEREST or DIVIDEND paid or credited, or because of additional deposits, now have a balance of \$100,000 00 or more.
3. The balance of all PRIMARY OBLIGATIONS (including CERTIFICATES OF INDEBTEDNESS) of \$100,000 or more that are reported in Items 13 and 14.

In determining if a TIME DEPOSIT is \$100,000 or more, do not combine DEPOSITS that are represented by separate certificates or accounts, even if held by the same customer.

Exclude from this item DEMAND DEPOSITS, SAVINGS DEPOSITS or SHARE ACCOUNTS, ATS ACCOUNTS, TELEPHONE TRANSFER or PREAUTHORIZED TRANSFER accounts, and SHARE DRAFT ACCOUNTS, with balances of \$100,000 or more.

Item-17--Vault Cash (U.S. Currency and Coin)

Include as vault cash:

1. United States currency and coin owned and held by the credit union (regardless of whether or not held on the premises) that may, at any time, be used to satisfy depositors' claims.
2. United States currency and coin in transit to a Federal Reserve Bank for which the credit union has not yet received credit, and in transit from a Federal Reserve Bank when the credit union has already been charged.
3. United States currency and coin in transit to a correspondent DEPOSITORY INSTITUTION if the correspondent institution's account at the credit union has not yet been charged, and in transit from a correspondent institution if the credit union's account at the correspondent institution has already been charged.

Exclude as currency and coin:

1. Foreign (NON-U.S.) currency and coin..
2. Silver and gold coin, and other currency and coin whose numismatic or bullion value is in excess of face value.
3. United States currency and coin that the credit union does not have full and unrestricted right to use, such as coin collections held for safekeeping for customers, currency and coin pledged as collateral by the credit union or by customers, or currency and coin sold under a REPURCHASE AGREEMENT or purchased under a resale agreement.

SCHEDULE A—OTHER RESERVABLE OBLIGATIONS BY REMAINING MATURITY

Please note that Schedule A is applicable only to those few DEPOSITORY INSTITUTIONS that obtain funds (1) through the use of ineligible acceptances and (2) through the issuance of obligations by AFFILIATES. No credit union is likely to have ineligible acceptances. However, it is possible that a few credit unions will have AFFILIATES and, therefore, may have received funds through the issuance of obligations by AFFILIATES. If your credit union does obtain funds through the use of ineligible acceptances or the issuance of obligations by AFFILIATES, you must complete Schedule A. Otherwise, please check the box which precedes Schedule A on the reporting form indicating that you have no ineligible acceptances or obligations by AFFILIATES.

This schedule includes a breakdown, by maturity, of amounts outstanding of funds obtained (1) through the use of ineligible acceptances ("finance bills") or (2) through the issuance of obligations by AFFILIATES.

Ineligible Acceptances and Obligations by Affiliates (Items 1 and 2)

Report the following transactions in this schedule:

1. Amounts outstanding of funds obtained through use of ineligible acceptances ("Finance Bills"): Report the dollar amounts outstanding of funds obtained by the reporting institution through its sale of any ineligible acceptances (acceptances not eligible for discount by Federal Reserve Banks--see Section 13 of the Federal Reserve Act [12 U.S.C. §346 and §372]) when the obligation is issued or undertaken and discounted by the reporting institution as a means of obtaining funds and is issued to NONEXEMPT ENTITIES. Ineligible acceptances are sometimes referred to as FINANCE BILLS. The amounts to be reported are the funds received, and not necessarily the face amounts of the ineligible acceptances issued or undertaken. Therefore, the amounts outstanding reported in this item may differ from the face amounts of outstanding ineligible acceptances.
2. Amounts outstanding of funds obtained through issuance of obligations by affiliates: Report the dollar amounts outstanding of the funds obtained by the reporting institution when its nondepository AFFILIATES use the proceeds of their obligations issued to supply or maintain the availability of funds to the reporting institution. Reservable obligations may be in the form of promissory notes, ACKNOWLEDGEMENTS OF ADVANCE, due bills, or similar obligations (written or oral), with maturities of less than four years. However, such obligations are reservable only to the extent that they would have constituted DEPOSITS as described in Section 1, Subsection E.1, or PRIMARY OBLIGATIONS as described in Section 1, Subsection E.2, had they been issued directly by the reporting DEPOSITORY INSTITUTION.

Exclude from Schedule A funds obtained by the credit union through obligations issued by AFFILIATES and deposited at the credit union in the form of DEMAND, SAVINGS, or TIME DEPOSITS. Such funds should be reported on this report as DEMAND, SAVINGS or TIME DEPOSITS,

If the AFFILIATE'S obligation is determined to be a reservable DEPOSIT or PRIMARY OBLIGATION to be reported in Schedule A, then the appropriate reserve requirement is determined by the shorter of (1) the maturity of the AFFILIATE'S obligation or (2) the maturity of the obligation issued by the reporting institution to the AFFILIATE or, in the case of assets purchased from the reporting institution, the remaining maturity of the assets purchased.

The following chart summarizes the conditions under which the proceeds from the issuance of an obligation by an AFFILIATE would be reservable and indicates the appropriate section of this report in which the funds should be reported:

	Funds received by reporting institution in the form of a DEPOSIT or a PRIMARY OBLIGATION	Funds received by reporting institution in the form of a DEPOSIT or PRIMARY OBLIGATION
1. AFFILIATE'S Obligation-- would have been a DEPOSIT or a PRIMARY OBLIGATION if issued by the reporting institution	To be reported as a DEMAND, SAVINGS, or TIME DEPOSIT, as appropriate. (See Example 1 below)	To be reported on Schedule A (See Example 2 below)
2. AFFILIATE'S Obligation-- would <u>not</u> have been a DEPOSIT or a PRIMARY OBLIGATION if issued by the reporting institution	To be reported as a DEMAND, SAVINGS, or TIME DEPOSIT, as appropriate. (See Example 3 below)	To be excluded from this report (See Example 4 below)

Example 1:

The AFFILIATE issues commercial paper with a maturity of 6 months to a nonfinancial corporation and immediately supplies the proceeds to the reporting institution by buying from the reporting institution a time certificate of deposit (CD) with an original maturity of one year. While both the AFFILIATE'S and the reporting institution's obligation are reservable, reserves need not be maintained against both obligations. Thus, reserves should be held against the amount of funds supplied to the reporting institution i.e., the dollar amount of the CD; but the appropriate reserve ratio is determined by the shorter of the maturity of the AFFILIATE'S commercial paper or the reporting institution's CD. In this example, reserves would be held for a TIME DEPOSIT with a 6 month maturity. The funds received by the reporting institution would be reported in Item 14.a, "Nonpersonal Time Deposits with Original Maturity of less than 4 years."

Example 2:

The AFFILIATE issues an unsecured DUE BILL to a NONEXEMPT entity with a maturity of 3 months and supplies the proceeds to the reporting institution when the DUE BILL has a remaining maturity of 2 months. The AFFILIATE supplies the proceeds of the DUE BILL by purchasing assets from the reporting institution maturing in 1 month. The AFFILIATE'S obligation is reservable and the sale of the assets by the reporting institution to the AFFILIATE is not. Thus, the reporting institution must hold reserves because the AFFILIATE'S obligation is subject to reserve requirements. The maturity category is determined by the remaining maturity of the assets sold by the reporting institution to the AFFILIATE (1 month), which is shorter than the REMAINING MATURITY of the DUE BILL (2 months). In this example, the reserve requirement would be for the AFFILIATE's due bill (a PRIMARY OBLIGATION) and the appropriate maturity would be one month, which is the remaining maturity of the assets purchased. The funds received by the reporting institution should be reported in Item 2.b of Schedule A.

Example 3:

The AFFILIATE sells commercial paper with a maturity of 3 months to a commercial bank and supplies the proceeds to the reporting institution by depositing such funds with the reporting institution in a DEMAND DEPOSIT. The AFFILIATE'S sale of commercial paper to a commercial bank is not subject to reserve requirements, but the DEMAND DEPOSIT is. Thus, the reporting institution would hold reserve requirements against the DEMAND DEPOSIT as a TRANSACTION ACCOUNT. The funds received by the reporting institution should be reported in Item 3, "Other Demand Deposits."

Example 4:

The AFFILIATE sells U.S. government securities under an agreement to repurchase and uses the proceeds to purchase assets from the reporting institution. Neither the sale of U.S. government security RP nor the purchase of assets are subject to reserve requirements. Thus, the reporting institution would not hold reserve against this transaction. The funds received by the reporting institution should be excluded entirely from this report.

The maturities to be reported in Items 1 and 2 are the REMAINING MATURITIES of the obligations at the time the proceeds are supplied to the reporting institution.

Item 1--Maturing in less than 14 days

Report in Item 1 amounts outstanding of funds obtained through the use of ineligible acceptances and from issuance of obligations by AFFILIATES maturing in less than 14 days.

Item 2--Maturing in 14 days or more but less than 4 years

Report in Item 2 amounts outstanding of funds obtained through the use of ineligible acceptances and from issuance of obligations by AFFILIATES maturing in 14 days or more. In Item 2.a, report those that are personal, and in Item 2.b, report those that are nonpersonal.

Item 2.a.--Personal

Report in Item 2.a. all personal obligations maturing in 14 days or more including:

1. Funds deposited to the credit of, or in which the entire beneficial interest is held by, a depositor that is a NATURAL PERSON.
2. An obligation that is issued before October 1, 1980, to and held by a NATURAL PERSON, regardless of its transferability.
3. An obligations that is issued to or held by a NATURAL PERSON and that contains a statement on its face that it is not TRANSFERABLE.

Item 2.b.--Nonpersonal

Report in Item 2.b. all nonpersonal obligations that mature in 14 days or more but less than 4 years including:

1. Funds deposited to the credit of, or in which any beneficial interest is held by a depositor that is not a NATURAL PERSON.
2. An obligations that is TRANSFERABLE, except an obligation issued before October 1, 1980, to and held by a NATURAL PERSON.
3. An obligation that is issued on or after October 1, 1980, to and held by a NATURAL PERSON and that does not contain on its face a statement that it is not TRANSFERABLE.

GLOSSARY OF TERMS

This section provides definitions, arranged in alphabetical order, for terms that appear in all capital letters in Sections 1 and 2 of this manual. These definitions are used for purposes of reserve requirements only. They may differ from definitions that appear in other rules, regulations, statutes, or reports.

ACKNOWLEDGEMENT OF ADVANCE

A notification by a DEPOSITORY INSTITUTION of its liability for funds that have been received. Acknowledgements of advance may take the form of a telegraphic advice, written receipt, issuance of a credit memo or other documentation, or simply an oral communication confirming the receipt of funds under a borrowing-lending arrangement. Acknowledgements of advance are PRIMARY OBLIGATIONS of the issuing DEPOSITORY INSTITUTION.

AFFILIATE

An affiliate is any corporation, association, or other similar organization of which:

1. of which the reporting institution, directly or indirectly owns or controls either a majority of the voting shares or more than 50 percent of the number of shares voted for the election of the directors, trustees, or other persons exercising similar functions at the preceeding election or controls in any manner the election of a majority of the directors, trustees, or other persons exercising similar functions; or
2. of which control is held, directly or indirectly, through stock ownership or in any other manner, by shareholders of the reporting institution who own or control either a majority of the shares of the reporting institution or more than 50 percent of the number of shares voted for the election of directors of the reporting institution at the preceding election, or by trustees for the benefit of the shareholders of the reporting institution; or
3. of which the majority of its directors, trustees, or other persons exercising similar functions also are directors of the reporting institution.

ATS ACCOUNT

A SAVINGS DEPOSIT or SHARE ACCOUNT in which the entire beneficial interest is held by one or more individuals and that is authorized for automatic transfer to a DEMAND DEPOSIT or other account pursuant to a written agreement arranged in advance between the reporting institution and the depositor.

BANKING BUSINESS

The business of accepting DEPOSITS, making loans, and providing related services. The banking business does not include the acceptance of trust funds.

BILL OF LADING DRAFT

--See COMMODITY OR BILL OF LADING DRAFT.

BROKERS SECURITY DRAFT

A DRAFT with securities or title to securities attached that is drawn to obtain payment for the securities. This DRAFT is sent to a DEPOSITORY INSTITUTION for collection with instructions to release the securities only on payment of the draft.

CASH ITEM

Any instrument, whether negotiable or not, for the payment of money which is payable on demand. Cash items include CHECKS or DRAFTS in the process of collection drawn on a DEPOSITORY INSTITUTION, U.S. Government CHECKS, and other items that are customarily cleared or collected by DEPOSITORY INSTITUTIONS as cash items.

CERTIFICATE OF INDEBTEDNESS

An unsecured promissory note that represents borrowings by a credit union from its members or nonmembers.

CERTIFIED and CASHIERS' CHECK

An unpaid CHECK or DRAFT, drawn on the reporting institution by an authorized person for any purpose, including repayment of "Federal funds" transactions or the payment of dividends.

CHECK

An instrument drawn on a DEPOSITORY INSTITUTION and signed by the maker or drawer promising to pay a certain sum of money on demand to the order of a specified person or bearer.

CLUB ACCOUNTS (special purpose accounts)

Christmas, vacation, or other similar special purpose accounts in the form of SAVINGS DEPOSITS, SHARE ACCOUNTS, TIME DEPOSITS, or SHARE CERTIFICATE ACCOUNTS for which there are written contracts providing that no withdrawal can be made.

COMMODITY OR BILL OF LADING DRAFT

A DRAFT that is issued in connection with the shipment of goods. If the commodity or bill of lading draft becomes payable only when the shipment of goods against which it is payable arrives, it is an arrival draft. Arrival drafts are usually forwarded by the shipper to the collecting DEPOSITORY INSTITUTION with instructions to release the shipping documents (e.g., bill of lading) conveying title to the goods only upon payment of the draft. Payment, however, cannot be demanded until the goods have arrived at the drawee's destination. Arrival drafts provide a means of insuring payment of shipped goods at the time that the goods are released.

DEMAND DEPOSIT

A DEPOSIT described in Section 1, Subsection E.1; or a PRIMARY OBLIGATION described in Section 1, Subsection E.2, that is payable immediately on demand or issued in an original maturity of less than 14 days, or that is payable with less than 14 days notice, or for which the reporting institution does not reserve the right to require at least 14 days written notice of an intended withdrawal.

DEPOSITORY INSTITUTION

Any of the following institutions that is empowered to accept DEPOSITS, make loans, or provide related services; and that is insured or is eligible to apply to become insured:

1. U.S. commercial banks:
 - A. national banks,
 - B. state-chartered commercial banks,
 - C. trust companies that are authorized to perform a commercial BANKING BUSINESS, and
 - D. private banks or unincorporated banking institutions organized as partnerships or proprietorships and authorized to perform commercial BANKING BUSINESS;

2. U.S. BRANCHES AND AGENCIES of FOREIGN (NON-U.S.) BANKS;
3. EDGE ACT AND AGREEMENT CORPORATIONS;
4. savings banks (mutual and stock);
5. building or savings and loan associations;
6. cooperative banks;
7. homestead associations;
8. credit unions (including corporate central credit unions);
9. industrial banks, including Morris Plan banks, thrift and loan companies, and industrial savings banks.

The term DEPOSITORY INSTITUTION excludes the following:

1. A trust company whose principal function is to accept and execute trust arrangement or act in a purely fiduciary capacity.
2. A cash depository, cooperative exchange, or similar depository organization whose principal function is to serve as a safe deposit institution.
3. A finance company, whether or not empowered to receive deposits or sell certificates of deposit.
4. U.S. Government agencies and instrumentalities, such as the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, Federal Home Loan Mortgage Association, Federal Deposit Insurance Corporation, Federal National Mortgage Corporation, Federal Financing Bank, and Student Loan Marketing Association.
5. Export-Import Bank of the U.S.
6. Government Development Bank of Puerto Rico.
7. Minbanc Capital Corporation.
8. Federal Reserve Banks.

DEPOSITS

--See Section 1, Subsection E.1, or Section 204.2 (a) of Regulation D.

DIRECT SENT CASH ITEM

A CASH ITEM sent for collection directly by the reporting institution in one Federal Reserve District for collection from a Federal Reserve Bank located in another district.

DRAFT

A negotiable instrument signed by the maker or drawer ordering the payment of a certain sum of money on demand to the order of a specified person or bearer.

EDGE ACT AND AGREEMENT CORPORATIONS

Corporations organized under Section 25(a) of the Federal Reserve Act or under state law whose principal purpose is to engage in international banking or foreign financial operations under limitations established by the Federal Reserve Board.

EXEMPT ENTITIES

U.S. offices of the following:

1. U.S. commercial banks and trust companies and their operations subsidiaries;
2. a U.S. BRANCH OR AGENCY OF A FOREIGN (NON-U.S.) BANK;
3. EDGE ACT AND AGREEMENT CORPORATIONS;
4. industrial banks;
5. mutual and stock savings banks;
6. building or savings and loan associations and homestead associations;
7. cooperative banks;
8. credit unions (including corporate central credit unions);
9. New York State investment companies (chartered under Article XII of the New York State Banking Code) that perform a BANKING BUSINESS;
10. U.S. Government agencies and instrumentalities, including the Central Liquidity Facility, National Credit Union Share Insurance Fund, Federal Reserve Banks, Federal Home Loan Bank Board, Federal Home Loan Banks, Federal Intermediate Credit Banks, Federal Land Banks, Banks for Cooperatives, the Federal Home Loan Mortgage Corporation, Federal Deposit Insurance Corporation, Federal National Mortgage Association Federal Financing Bank, and Student Loan Marketing Association;

11. Export-Import Bank of the U.S.;
12. Government Development Bank of Puerto Rico;
13. Minbanc Capital Corporation;
14. securities dealers, but only when the borrowing (a) has a maturity of one day, (b) is in immediately-available funds, and (c) is in connection with the clearance of securities; and
15. the U.S. Treasury (TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES).

FEDERAL PUBLIC FUNDS

Funds of the U.S. Government and funds the deposit of which is subject to the control and regulation of the United States or any of its officers, agents, or employees.

FEDERAL RESERVE DRAFT

A DRAFT issued by a DEPOSITORY INSTITUTION that is drawn on its account at a Federal Reserve Bank and that is payable by the Federal Reserve Bank.

FOREIGN (NON-U.S.) BANK

A bank organized under foreign (NON-U.S.) law. Foreign banks include commercial banks, merchant banks, discount houses, and similar DEPOSITORY INSTITUTIONS, including nationalized banks that perform essentially a BANKING BUSINESS and do not perform, to any significant extent, official functions of FOREIGN (NON-U.S.) GOVERNMENTS.

FOREIGN (NON-U.S.) GOVERNMENTS

Central, national, state, provincial, and local governments in foreign (NON-U.S.) countries (including their ministries, departments, and agencies) that perform functions similar to those performed in the United States by government entities.

Foreign governments also include FOREIGN OFFICIAL BANKING INSTITUTIONS.

FOREIGN (NON-U.S.) NATIONAL GOVERNMENT

A central or national government that performs functions similar to those performed by the Federal Government of the United States. State, provincial, and local governments are not included as foreign national governments.

FOREIGN OFFICIAL BANKING INSTITUTIONS

Central banks, nationalized banks and other banking institutions in foreign (NON-U.S.) countries that are owned by central governments and that have as a significant part of their function activities similar to those of a treasury, central bank, exchange control office, stabilization fund, etc.

HYPOTHECATED DEPOSITS

Funds received by a reporting institution that are recorded as DEPOSITS generally in accordance with state law and that reflect periodic payments by a borrower on an instalment loan. These payments are accumulated until the sum of the payments equals the entire amount of principal and interest on the loan, at which time the loan is considered paid in full. The amounts received by the reporting institution are not immediately used to reduce the unpaid balance of the note, but are assigned to the reporting institution and cannot be reached by the borrower or the borrower's creditors. Hypothecated deposits are not to be reported as reservable deposits.

DEPOSITS which simply serve as collateral for loans are not considered hypothecated deposits for purposes of this report.

IMMEDIATELY-AVAILABLE FUNDS

Funds that the reporting institution can invest or dispose of on the same business day that the transaction giving rise to receipt of the funds is executed. Such funds are sometimes referred to as "collected," "actually collected," "finally collected," or "good" funds.

INTEREST or DIVIDENDS

Any payment to, or for the account of, a depositor as compensation for the use of deposit funds. Payments to a depositor that are not related to the use of deposit funds by the reporting institution are not interest. For example, if existing depositors are offered monetary or other compensation for attracting new depositors, that compensation does not constitute interest or dividends. Similarly, one-time premiums (whether in the form of merchandise, credit, or cash) that are used to attract new depositors represent advertising or promotional expenses rather than a payment of interest or dividend, provided that their wholesale cost does not exceed \$5.00 per deposit under \$5,000 and \$10 per deposit of \$5,000 or more. Finally, interest or dividends do not include the cost of administrative or processing services absorbed by the reporting institution in relation to deposit accounts. For example, the reporting institution's payment of state personal property taxes on bank deposits or the market value of an advisory individual account analysis of the depositor does not constitute interest or dividends.

INTERNATIONAL INSTITUTION

(1) Any international entity of which the United States is a member, such as the International Bank for Reconstruction and Development (World Bank), International Monetary Fund, Inter-American Development Bank, and the United Nations, and (2) other foreign, international, or supranational entities of which the United States is not a member, such as the African Development Bank, Central Treaty Organization, European Atomic Energy Community, European Economic Community, European Development Fund, Caribbean Development Bank, Bank for International Settlements, etc. (See Regulation Q [12 CFR § 217.126].)

ITEMS PAYABLE THROUGH

--See PAYABLE THROUGH DRAFT.

LOAN-TO-LENDER PROGRAM

A loan-to-lender program involves the issuance of tax-exempt bonds by a state or local housing authority and the subsequent lending of the proceeds to a reporting institution with the condition that these funds be used to make specified types of residential real estate loans. The funds advanced to institutions under the program are evidenced by a loan agreement and a promissory note issued by the institution to the housing authority.

MONEY MARKET TIME DEPOSITS

A nonnegotiable TIME DEPOSIT that must be issued in denominations of \$10,000 or more with an ORIGINAL MATURITY of exactly 26 weeks. The maximum rate of INTEREST which DEPOSITORY INSTITUTIONS may pay on these deposits is tied to the discount rate (auction average) on the most recently issued six-month Treasury bills. Compounding of INTEREST is not permitted on these deposits.

NATURAL PERSON

For purposes of this report, a natural person is an individual or sole proprietorship. The term excludes a corporation owned by one or more individuals, a partnership or other association.

NONCASH ITEM

Any item that is not a CASH ITEM.

NONEXEMPT ENTITY

Any entity that is not listed as an EXEMPT ENTITY.

NONPERSONAL SAVINGS DEPOSITS

A SAVINGS DEPOSIT that is not a TRANSACTION ACCOUNT and that represents funds deposited to the credit of, or in which any beneficial interest is held by, a depositor that is not a NATURAL PERSON.

NONPERSONAL TIME DEPOSITS

NONPERSONAL TIME DEPOSITS means:

- (1) a TIME DEPOSIT representing funds deposited to the credit of, or in which any beneficial interest is held by, a depositor which is not a NATURAL PERSON;
- (2) a TIME DEPOSIT that is TRANSFERABLE, except a TIME DEPOSIT in issued before October 1, 1980, to and held by a NATURAL PERSON; and
- (3) a TIME DEPOSIT issued on or after October 1, 1980, to and held by a NATURAL PERSON that does not contain on its face a statement that it is not TRANSFERABLE.

NON-U.S.

Any geographic location, including the Commonwealth of Puerto Rico and U.S. territories and possessions, outside the 50 states of the United States and the District of Columbia.

NON-U.S. BANK

--See FOREIGN (NON-U.S.) BANK.

ORIGINAL MATURITY

The length of time from the date of deposit to the earliest date that the funds may be withdrawn under the terms of the deposit agreement. Where a deposit is withdrawable on a specified date, the maturity is determined by the length of time between the issue date and the specified maturity date. Where a deposit has no specified maturity but can be withdrawn after written notice is provided to the reporting institution, the maturity is determined by the length of the required notice period. ROLL-OVER CERTIFICATES OF DEPOSIT, multiple maturity deposits, alternative maturity deposits, or deposits providing other maturity combinations that permit a depositor the option of withdrawing the deposit at different dates or periods of time should be reported on the basis of the earliest allowable withdrawal date.

PAYABLE THROUGH DRAFT

A DRAFT drawn upon a nonbank payor, which states on its face that it is payable through a particular bank.

PERSONAL SAVINGS DEPOSIT

A SAVINGS DEPOSIT that represents funds deposited to the credit of, or in which the entire beneficial interest is held by, a depositor that is a NATURAL PERSON.

PERSONAL TIME DEPOSIT

A TIME DEPOSIT that represents funds deposited to the credit of, or in which the entire beneficial interest is held by, a depositor that is a NATURAL PERSON, including (a) a TIME DEPOSIT that was issued before October 1, 1980, to and held by a NATURAL PERSON, regardless of its transferability, or (b) a TIME DEPOSIT that is issued to or held by a NATURAL PERSON and that contains on its face a statement that it is not TRANSFERABLE.

PREAUTHORIZED TRANSFERS

--See TELEPHONE and PREAUTHORIZED TRANSFERS.

PRIMARY OBLIGATIONS

--See Section 1, Subsections E.2, E.3, and E.4 of these instructions and Section 204.2, (a)(1)(iv), (a)(1)(v), and (a)(1)(vii) of Regulation D.

REPURCHASE AGREEMENT

An arrangement involving the sale of a security or other asset under a prearranged agreement to repurchase the same or similar security or asset at a later date.

RETURNED ITEM

A CHECK or DRAFT that is returned by a drawee institution to the presenting institution because of certain irregularities that, if waived, might result in a loss to the drawee institution. The item is returned so that the presenting institution may correct the defect or take such other action as may be necessary, such as charging the depositor's account.

ROLL-OVER CERTIFICATE OF DEPOSIT

A certificate of deposit transaction (sometimes referred to as a "rolly-poly") where a depositor agrees to maintain funds on deposit with a

DEPOSITORY INSTITUTION at a specified rate for a certain period, usually several years. Instead of receiving one certificate of deposit maturing at the end of the period, however, the depositor agrees to purchase a series of short-term certificates of deposit. The depositor initially buys a short-term certificate, and when it matures, is required under the terms of the deposit agreement to purchase another short-term certificate. This process continues until the long-term contract period expires.

SAVINGS DEPOSIT

A DEPOSIT described in Section 1, Subsection E.1; or a PRIMARY OBLIGATION described in Section 1, Subsection E.2, that is not payable on a specified date or after a specified period of time from the date of deposit, but for which the bank expressly reserves the right to require at least 14 days written notice before an intended withdrawal.

SHARE ACCOUNT

Funds in the form of shares purchased by a member or other approved depositor which are received or held by the credit union in its usual course of business and for which the credit union has given, or is obligated to give, credit to the account of the depositor. This account is not payable on a specified date or after a specified period of time. However, the credit union expressly reserves the right to require at least 14 days written notice before an intended withdrawal of all or any portion of the shares in an account.

SHARE CERTIFICATE ACCOUNT

A TRANSFERABLE or nontransferable instrument or account which provides on its face or in the underlying agreement that a specified amount of shares is payable:

1. on a certain date, specified in the instrument or underlying agreement, not less than 14 days after the purchase date of shares; or
2. at the expiration of a certain specified time not less than 14 days after the date the instrument is issued or the account is opened; or
3. upon notice in writing which actually is required to be given by the account holder not less than 14 days before the date of repayment.

A share certificate account earns a dividend, and a penalty is assessed for early withdrawal.

SHARE DRAFT

A negotiable or nonnegotiable DRAFT signed by the account holder directing the credit union on which the draft is drawn to pay a certain sum of money on demand to a specified person or bearer. Such drafts are used to withdraw shares from a SHARE DRAFT ACCOUNT.

SHARE DRAFT ACCOUNT

A SHARE ACCOUNT from which shares may be withdrawn or transferred to third parties by means of a negotiable or TRANSFERABLE instrument or other order such as a SHARE DRAFT.

TELEPHONE AND PREAUTHORIZED TRANSFER

Any arrangement by the DEPOSITORY INSTITUTION to pay a third party from the account of a depositor (1) upon written or oral instruction (including an order received through an automated clearing house (ACH)), or (2) at a predetermined time or on a fixed schedule or (3) by telephone transfer. Under such agreements, the depositor may make withdrawals by preauthorized transfer or payment, by telephone transfer or payment, or by payment to third parties by means of a debit card, an automated teller machine (ATM), remote service unit (RSU), or other electronic device.

TIME DEPOSIT, OPEN ACCOUNT

A deposit other than a TIME CERTIFICATE OF DEPOSIT with respect to which there is in force a written contract with the depositor that neither the whole nor any part of such deposit may be withdrawn prior to the date of maturity, which shall be not less than 14 days after the date of deposit, or prior to the expiration of the period of notice which must be given by the depositor in writing not less than 14 days in advance of withdrawal.

TIME DEPOSIT, TIME CERTIFICATE OF DEPOSIT

A DEPOSIT described in Part I, Section 1, Subsection E.1; or a PRIMARY OBLIGATION described in Part I, Section 1, Subsection E.2, that is payable on a specified date, after a specified period of time from the date of deposit, or after a specified notice period, which in all cases may be not less than 14 days from the date of deposit.

A TIME DEPOSIT may be represented by a TRANSFERABLE or nontransferable, or a negotiable or nonnegotiable, certificate, instrument, passbook or statement. A nonnegotiable TIME DEPOSIT is distinguished from a non-transferable TIME DEPOSIT in that the transferee of a nonnegotiable TIME DEPOSIT would not be a holder in due course and would not have the ability to cut off certain defenses of an obligor even though an exchange for value to be made.

TRANSACTION ACCOUNT

A DEPOSIT or account on which the depositor or account holder is permitted to make withdrawals by negotiable or TRANSFERABLE instrument (SHARE DRAFTS), payment orders of withdrawal, telephone transfers, or other similar device for the purpose of making payments or transfers to third persons or others. "Transaction account" includes:

- (1) DEMAND DEPOSITS;
- (2) DEPOSITS or accounts subject to withdrawal by CHECK, DRAFT, negotiable order, or SHARE DRAFT;
- (3) SAVINGS DEPOSITS or SHARE ACCOUNTS in which the entire beneficial interest is held by one or more individuals and that are authorized for automatic transfer to a DEMAND DEPOSIT or other account pursuant to a written agreement arranged in advance between the reporting institution and the depositor (ATS ACCOUNTS);
- (4) DEPOSITS or accounts in which payment may be made to third parties by means of a debit card, an automated teller machine (ATM), remote service unit (RSU), or other electronic device; and
- (5) DEPOSITS or accounts from which the depositor is permitted or authorized to make more than 3 withdrawals per month for purposes of transferring funds to another account or making a payment to a third party by means of TELEPHONE or PREAUTHORIZED TRANSFER or payment.

NOTE: An account is not regarded as a transaction account merely because it permits transfers in connection with loans made by the institution itself.

TRANSFERABLE

The transferee of a transferable TIME DEPOSIT would be a holder in due course and would have the ability to cut off certain defenses of an obligor. A TIME DEPOSIT is not considered a transferable TIME DEPOSIT if it can be pledged as collateral for a loan from any lender, or if the title or beneficial interest in the deposit or account can be passed on in circumstances arising from death, bankruptcy, divorce, marriage, incompetency, attachment, or otherwise by operation of law. In addition, the reissuance of a TIME DEPOSIT by an institution in the name of another or the addition or subtraction of names on the TIME DEPOSIT will not be regarded as a transfer.

UNPOSTED CREDITS

Items that have been received for DEPOSIT and that are in process of collection but that have not been posted to individual or general ledger deposit accounts. These credits should be reported as DEPOSITS.

UNPOSTED DEBITS

CASH ITEMS drawn on the reporting institution that have been "paid" or credited by the DEPOSITORY INSTITUTION and that are chargeable but that have not been charged against DEPOSITS as of the close of business. These items should be reported as "cash items in process of collection" until they have been charged to either individual or general ledger deposit accounts.

U.S.

The 50 states of the United States and the District of Columbia.

U.S. BRANCHES AND AGENCIES OF FOREIGN (NON-U.S.) BANKS

Branches and agencies of foreign (NON-U.S.) banks operate as a U.S. office of their foreign (NON-U.S.) parent bank. A branch or agency may be licensed by the U.S. government, or by a state of the U.S. As defined by the International Banking Act of 1978, a "branch" means any office or any place of business of a foreign bank located in any state of the United States at which DEPOSITS are received; an "agency" means any office or any place of business of a foreign bank located in any state of the United States at which CREDIT BALANCES are maintained incidental to or arising out of the exercise of banking powers, CHECKS are paid, or money is lent but at which DEPOSITS may not be accepted from citizens or residents of the United States.

U.S. TREASURY GENERAL ACCOUNT

A Treasury account maintained at the reporting institution to which government officers deposit funds obtained in connection with special collections, such as customs fees or other tax collections.

U.S. TREASURY TAX AND LOAN ACCOUNT

A Treasury DEMAND DEPOSIT account maintained at the reporting DEPOSITORY INSTITUTION through which the Treasury receives DEPOSITS (receipts), principally of Federal tax payments and proceeds from the sale of savings bonds. The account does not include TREASURY TAX AND LOAN ACCOUNT NOTE BALANCES.

U.S. TREASURY TAX AND LOAN ACCOUNT NOTE BALANCE

That balance representing the total amount outstanding of open-ended interest bearing notes issued by the reporting DEPOSITORY INSTITUTION to the U.S. Treasury under the TREASURY TAX AND LOAN ACCOUNT note option program.

A depository authorized to accept U.S. TREASURY TAX AND LOAN ACCOUNT DEPOSITS may administer such accounts under either of two options: (1) the remittance option and (2) the note option. Under the remittance option, depositories must send the previous day's tax and loan account balance as of the close of business to the Federal Reserve Banks. Under the note option, depositories will automatically convert the previous day's close-of-business balance in their tax and loan account to an interest-bearing demand note, which must be fully collateralized.

You must file a *Report of Certain Euro-currency Transactions* if your institution had during the reporting period any foreign borrowings.

Report of Transaction Accounts, Other Deposits and Vault Cash

FR 2900
Approved by Federal Reserve Board—August 1980

For the week ended _____, 19____

If your institution had no outstanding balances of transaction accounts (Item 7), other nonpersonal savings deposits (Item 11), nonpersonal time deposits with original maturities of less than 4 years (Item 14.a), or ineligible acceptances or obligations by affiliates maturing in less than 4 years (Schedule A, Items 1 and 2.b), you need not complete this report. Rather, please check this box, sign the report, and return it to the designated Federal Reserve Bank. ☐

This report is required by law [12 U.S.C. §248(a) and §461].

The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION OF THIS REPORT

Items	Item Code	Report all balances as of the close of business each day to the nearest thousand dollars																
		Column 1		Column 2		Column 3		Column 4		Column 5		Column 6		Column 7		Column 8		
		Thursday		Friday		Saturday		Sunday		Monday		Tuesday		Wednesday		Total		
		Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	
TRANSACTION ACCOUNTS																		
Demand Deposits																		
1. Due to depository institutions:																		
a. Banks	2311																1a	
b. Other depository institutions	2312																1b	
2. U.S. Government	2280																2	
3. Other demand	2340																3	
Other Transaction Accounts																		
4. ATS accounts	2402																4	
5. Telephone and preauthorized transfers	2403																5	
6. NOW Accounts/Share Drafts	2398																6	
7. Total (must equal sum of Items 1 through 6 above)	2215																7	
DEDUCTIONS FROM TRANSACTION ACCOUNTS																		
8. Demand balances due from depository institutions in the U.S.	0063																8	
9. Cash items in process of collection	0020																9	
OTHER SAVINGS AND TIME DEPOSITS																		
Other Savings Deposits																		
10. Personal	2368																10	
11. Nonpersonal	2369																11	
12. Total (must equal sum of Items 10 and 11)	2389																12	

Please continue on page 2.

Items	Item Code	Report all balances as of the close of business each day to the nearest thousand dollars															
		Column 1		Column 2		Column 3		Column 4		Column 5		Column 6		Column 7		Column 8	
		Thursday		Friday		Saturday		Sunday		Monday		Tuesday		Wednesday		Total	
		Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.
OTHER SAVINGS AND TIME DEPOSITS (continued)																	
Time Deposits																	
13. Personal (regardless of maturity)	2563																13
14. Nonpersonal:																	
a. Original maturity of less than 4 years	2557																14a
b. Original maturity of 4 years or more	2558																14b
15. Total (must equal sum of Items 13 and 14)	2514																15
16. All time deposits in denomination of \$100,000 or more (included in Items 13 and 14)	2604																16
17. VAULT CASH	0080																17

If your institution had no ineligible acceptances or obligations by affiliates, please check this box and do not complete Schedule A. ☐

**SCHEDULE A: OTHER RESERVABLE OBLIGATIONS BY
REMAINING MATURITY**

Ineligible Acceptances and Obligations by Affiliates																	
1. Maturing in less than 14 days	2245																1
2. Maturing in 14 days or more but less than 4 years:																	
a. Personal	2877																2a
b. Nonpersonal	2878																2b

I certify that the information shown on this report is correct

Authorized Signature Title

Person to be Contacted Concerning this Report (please print)

Area Code and Telephone Number

Report of Certain Eurocurrency Transactions

For All Depository Institutions Other Than U.S. Branches and Agencies of Foreign Banks

For the week ended _____, 19____.

If your institution had no outstanding balances to report, please check this box, sign the report, and return to the Federal Reserve Bank designated below. ☐

This report is required by law [12 U.S.C. § 248(a) and § 461].

The Federal Reserve System regards the information provided by each respondent as confidential. If it should be determined subsequently that any information collected on this form must be released, respondents will be notified.

PLEASE READ INSTRUCTIONS PRIOR TO COMPLETION OF THIS REPORT

Day of Week	Date		Column 1		Column 2		Column 3		Column 4		Column 5	
			Borrowings from Non-U.S. Offices of Other Depository Institutions and from Certain Designated Non-U.S. Entities		Gross Balances Due to Own Non-U.S. Branches		Gross Balances Due from Own Non-U.S. Branches		Assets Sold to and Held by Own Non-U.S. Branches Acquired from U.S. Offices		Credit Extended by Own Non-U.S. Branches to U.S. Residents	
	Month	Day	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.	Mils.	Thous.
Thursday												
Friday												
Saturday												
Sunday												
Monday												
Tuesday												
Wednesday												
TOTAL												

Name and Address of Institution

I certify that the information shown on this report is correct.

Authorized Signature

Title

Person to be contacted concerning this report

Area Code and Telephone Number

PLEASE RETURN BY NO LATER THAN THURSDAY
FOLLOWING THE REPORTING DATE

TO: ACCOUNTING DEPARTMENT
FEDERAL RESERVE BANK BRANCH
HOUSTON, TEXAS 77001