
ALM Downloads

Downloading CU*BASE Member Data to Your Credit Union's Asset/Liability Management Software

INTRODUCTION

If your credit union uses a third-party Asset/Liability Management tool, CU*BASE has tools that can assist you in gathering the necessary account and general ledger data. The ALM Download features lets you export G/L, loan, and certificate account data into a format that is supported by your ALM software application.

Once the data is exported, you can use CU*BASE file download features to move the data from the CU*BASE iSeries to your PC workstation, and then import the data as needed into your ALM tool.

SUPPORTED ALM PACKAGES

Following are the ALM packages currently supported by the CU*BASE downloads.

- ◆ **CUPRO** by CUNA Mutual Group
- ◆ **PROFITStar**[®] (through a partnership with CUNA Mutual Group)
- ◆ **CU/ALM-Ware**[®] by Brick & Associates
- ◆ **Databridge** by Compass

Other applications may also be compatible with the file format produced for these packages. Contact a Client Service Representative to see if the formats will work for your chosen ALM tool.

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For an updated copy of this booklet, check out the Reference Materials page of our website: http://www.cuanswers.com/client_reference.php
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CONTENTS

OVERVIEW	3
GETTING STARTED	3
SUMMARY OF EXPORT FORMATS	3
DOWNLOADING GENERAL LEDGER DATA	4
STEP 1: CREATE/ REFRESH THE FILE	4
STEP 2: DOWNLOAD THE FILE	6
DOWNLOADING LOAN ACCOUNT DATA	8
STEP 1: CREATE/ REFRESH THE FILE	8
STEP 2: DOWNLOAD THE FILE	12
DOWNLOADING CERTIFICATE ACCOUNT DATA	14
STEP 1: CREATE/ REFRESH THE FILE	14
STEP 2: DOWNLOAD THE FILE	17
ALM FILE DOCUMENTATION	19
ALM FILE LOAN COMPASS	26
ALM FILE LOAN COMPASS (CON'T)	27

OVERVIEW

GETTING STARTED

The ALM Download process can be done directly from CU*BASE GOLD. In order for the file to be moved from the CU*BASE iSeries to your PC, you will need to have the proper **security clearance** to download data. Please contact a CU*BASE Client Service Representative for assistance if you do not currently have the authority to download files from the iSeries to a PC.

Your PC will need to have a folder where the downloaded files can be stored. **As with all critical data of this type, appropriate security measures should be taken to protect the data after it is placed on the PC.**

The following instructions recommend you create a folder named **fps** at the root of your C: drive, then create a sub-folder called **files** (C:\fps\files). You may use a different file location if you wish, substituting your file path as appropriate as you follow the instructions on the following pages.

NOTE: ALM File Down Calculations does not support calculations for Branch 99.

SUMMARY OF EXPORT FORMATS

As shown on the following pages, there are three file formats available for the export process. Use the following handy chart to choose the appropriate format for your ALM package:

<i>If you use...</i>	<i>Use this export file format...*</i>
CUPRO by CUNA Mutual Group	Model
PROFITStar ® (CUNA Mutual Group)	Model
CU/ALM-Ware ® by Brick & Associates	Model
DATABRIDGE by Compass	Compass

**Currently the second export file format (called "Expert") is not used by any of the supported packages. However, this format does work and may be appropriate for other third-party applications your credit union is considering. Contact a Client Service Representative for assistance testing this format for compatibility with your vendor's product.*

STEP 1: CREATE/REFRESH THE FILE

This step exports data from your CU*BASE general ledger files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool.

Remember that this step must be done every time you wish to download into your ALM package in order to refresh the file with current data.

- 1) From the MNFILE menu, choose option #21 “Create/Download G/L Info” to display the following screen:

Refer to the table on Page 3 for the proper export format for your ALM software.

Field Name	Description
G/L processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Should you need a month further back than last month, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 3 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown

Field Descriptions

Field Name	Description
G/L processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Should you need a month further back than last month, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 3 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown

<i>Field Name</i>	<i>Description</i>
	below.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold spool file	If either of the <i>Print...</i> options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the <i>Print...</i> options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the <i>Print...</i> options have been checked, enter the number of copies to print.

- 2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where xx is your credit union's 2-character ID):

<i>Export File Format</i>	<i>Filename(s) Populated</i>
Model	GLEXP (or MODELEXP)
Expert	GLBLDAT (A/L) GLIEDAT (I/E)
Compass	COMGLEXP

For the Expert format, the first file contains balance sheet data (assets/liabilities) and the second contains income and expense data.

For documentation of the fields in these files, see page 19.

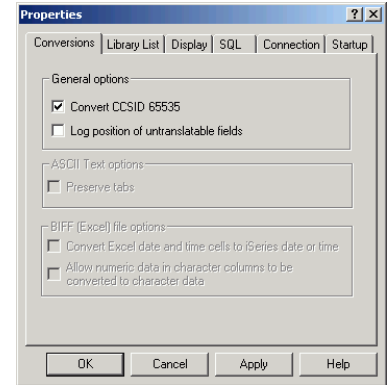
Report Samples

The following report will be generated if the *Print report* option is checked:

8/10/05 11.19.29		Financial Modeling G/L Information Report				page 1	
Processing month/year - 6/04							
Format - MODEL							
GL Act	Net Month	Ending Bal	Expert Banker Net Avg Amt	Model Manager End Avg Amt	Net Debit Net Debit	Net Credit Net Credit	
100-00	.00	1133.75-	.00	1133.67-	.00	.00	
100-01	3462.14-	24221.20-	1703.62-	22518.36-	.00	3462.14	
100-02	63600.40-	472675.32-	31783.33-	441883.93-	245.58	63845.98	
100-03	390981.47-	2582059.66-	193027.89-	2390412.04-	.00	390981.47	
100-04	3521.42-	23872.99-	1735.68-	22143.91-	43.89	3565.31	

For example, if you used the “Model” export format, you would substitute MODELEXP for FILENAME, and if downloading January 2005 data, the PC filename would be GLO105.

- 3) From the **File** menu, choose **Properties...** to display the dialog box shown here. Make sure the **Convert CCSID 65535** option is checked, then click **OK** to return to the previous dialog box.
- 4) Click **Transfer data from iSeries** to begin the download.
- 5) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.



HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the procedures appropriate for that application.

DOWNLOADING LOAN ACCOUNT DATA

STEP 1: CREATE/REFRESH THE FILE

This step exports loan account data from your CU*BASE files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool. **Remember that this step must be done every time you wish to download into your ALM package in order to refresh the file with current data.**

- 1) From the MNFILE menu, choose option #22 “Create/Download Loan Info” to display the following screen:

Refer to the table on Page 3 for the proper export format for your ALM software.

Field Name	Description
Loan processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Should you need a month further back than last month, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 3 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed

Field Descriptions

Field Name	Description
Loan processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Should you need a month further back than last month, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 3 for the proper export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed

Field Name	Description
	separately.
Print report	Use this to print a formatted report of loan account data. Choose *Detail to see all individual account detail records, or *Summary just for totals by loan category code. This report will contain some miscellaneous data that is not actually included in the downloadable file. (See the samples shown below.) Choose *No if you do not wish to print any report.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown below.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold print	If either of the <i>Print...</i> options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the <i>Print...</i> options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the <i>Print...</i> options have been checked, enter the number of copies to print.

- 2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where xx is your credit union's 2-character ID):

Export File Format	Filename Populated
Model	LNEXPORT (or MODLNEXP)
Expert	GLMATLN
Compass	COMLNEXP

For documentation of the fields in these files, see page 22.

Report Samples

The following report will be generated if the *Print report* option is set to ***Detail**. There will actually be two separate identical reports, one for MEMBER5 (closed-end) loans and the other for MEMBER6 (open credit) loans. Records are grouped and sub-totaled by loan category code, with a grand total at the bottom.

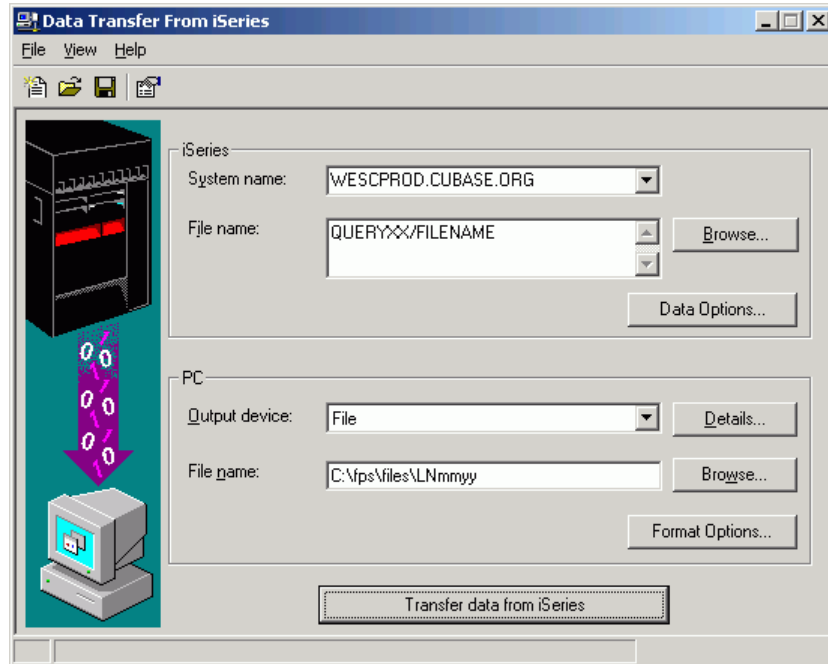
8/31/05 16.01.15		Financial Modeling Loan Information Report										page 96	
Processing month/year - 7/05													
Acct Number	Acct Type	Loan Catg	Current Balance	Intr Rate	Chg Freq	Maturity Date	Repricing Date	Payment Amount	Pay Freq	Accrual Code	Next Payment	G/L	Acct
25011	786	99	982.47	13.500	000	3/19/2006	7/2307	40.00	M	365		704-00	
29024	786	99	628.77	.001	000	11/01/2005	7/2307	40.00	M	365		704-00	
12332	770	99	1,033.70	16.500	000	2/18/2005	7/2307	56.00	M	365		704-00	
124206	770	99	967.93	16.500	000	3/25/2005	7/2307	52.50	M	365		704-00	
1041509	786	99	722.35	13.500	000	4/02/2004	7/2307	40.00	M	365		704-00	
9182060	786	99	992.81	13.500	000	3/12/2007	7/2307	40.00	M	365		704-00	

1352701,786,99,	235.07,13.500,000,20050201,00000000,	40.00,M,20031128,	235.07,20031031,19990201
9076003,786,99,	962.72,13.500,000,20050207,00000000,	40.00,M,20040928,	962.72,20040810,20000807
9182060,786,99,	992.81,13.500,000,20070312,00000000,	40.00,M,20050428,	992.81,20050330,20020912
Total records processed-		5,959	

STEP 2: DOWNLOAD THE FILE

This step downloads the file created in the previous step for use on your PC. Remember that your User ID must have appropriate download authority to complete this step. (Contact a Client Service Rep. for more information.)

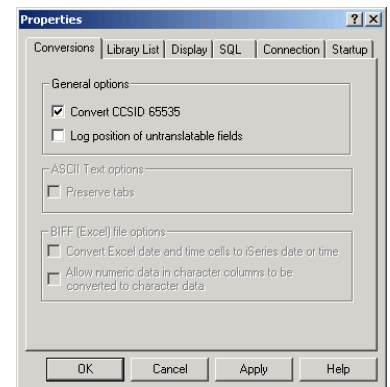
- 1) From the MNFILE menu, choose #1 “File Download (iSeries to PC)”



- 2) Use the settings in the example above, substituting the correct iSeries filename as shown in the table on the previous page. For the PC filename, use the appropriate month and year in place of the mmyy.

For example, if you used the “Model” export format, you would substitute MODLNEXP for FILENAME, and if downloading January 2005 data, the PC filename would be LN0105.

- 3) From the **File** menu, choose **Properties...** to display the dialog box shown here. Make sure the **Convert CCSID 65535** option is checked, then click **OK** to return to the previous dialog box.
- 4) Click **Transfer data from iSeries** to begin the download.
- 5) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.



HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the procedures appropriate for that application.

DOWNLOADING CERTIFICATE ACCOUNT DATA

STEP 1: CREATE/REFRESH THE FILE

This step exports certificate account data from your CU*BASE files and creates a downloadable file on the iSeries in the appropriate format for your ALM tool. **Remember that this step must be done every time you wish to download into your ALM package in order to refresh the file with current data.**

- 1) From the MNFILE menu, choose option #23 “Create/Download CD Info” to display the following screen:

Refer to the table on Page 3 for the proper export format for your ALM software.

Field Descriptions

Field Name	Description
G/L processing month/year	Enter the month and year from which data should be gathered. This must be a previous month (not the current month). Should you need a month further back than last month, contact CU*Answers Client Services to order the appropriate EOM tape to be loaded before you continue.. (There is a nominal charge for this service.)
Export file format	This setting determines the field layout to be used in the exported file. Refer to the table on Page 3 for the proper

Field Name	Description
	export format for your ALM software.
Summarize Branch Location	Checking this option provides one record for all branches of a general ledger. Unchecked, the branched are listed separately.
Print report	Use this to print a formatted report of loan account data. Choose *Detail to see all individual account detail records, or *Summary just for totals by CD Type code. This report will contain some miscellaneous data that is not actually included in the downloadable file. (See the samples shown below.) Choose *No if you do not wish to print any report.
Print data report	Check this to print a report showing the actual data as it appears in the downloadable file. (See the sample shown below.)
Submit to batch	Check this to run this job as a background batch job. Leave it unchecked to run the job interactively (this is the most common setting).
Hold print	If either of the <i>Print...</i> options have been checked, check this to place the report on hold in your spool file rather than immediately printing it.
Printer	If either of the <i>Print...</i> options have been checked, enter *JOB to print to your workstation's default printer. Otherwise enter the iSeries printer name you wish to use.
Copies	If either of the <i>Print...</i> options have been checked, enter the number of copies to print.

- 2) Once all fields have been filled in, use Enter to export the data. The process will automatically populate the following file in your credit union's QUERYxx library (where xx is your credit union's 2-character ID):

Export File Format	Filename Populated
Model	CDEXPORT (or MODCDEXP)
Expert	GLMATCD
Compass	COMCDEXP

For documentation of the fields in these files, see page 28.

Report Sample

The following report will be generated if the *Print report* option is set to ***Detail**. Records will be grouped and sub-totaled by Certificate Type code, and the last page shows a summary by remaining term.

Processing month/year	Financial Modeling Certificate of Deposit Report										page	96
Acct Number	Acct Type	Cert Type	Current Balance	Divd Rate	Term Days	Maturity Date	Issue Date	Term Left	Cert Code			
8/31/05	16.45.34											
Processing month/year - 7/05												
9669008	455	92	33,430.66	2.550	730	6/15/2006	6/15/2004	288	ICD			
9690006	455	92	3,692.64	2.750	730	7/28/2006	7/28/2004	331	ICD			
9761004	455	92	846.17	3.750	730	4/15/2007	4/15/2005	592	ICD			
9861001	450	92	9,643.56	2.550	730	5/05/2006	5/05/2004	247	ICD			
		92	4,778,609.34						ICD			



8/31/05 16.45.34 Financial Modeling Certificate of Deposit Report page 97
 Processing month/year - 7/05

Term Left	Count	Balance
< 30	565	8,001,879.98
< 60	420	8,016,895.44
< 91	261	3,578,295.31
<121	258	2,757,325.38
<151	405	5,235,818.81
<181	360	5,403,816.77
<365	766	1,696,304.27
366+	866	8,757,130.46
		63,447,466.42

Total records processed- 4,901

The following report will be generated if the *Print report* option is set to ***Summary**. (Notice the last page includes the same summary by term as the *Detail report shown above.)

8/31/05 16.52.49 Financial Modeling Certificate of Deposit Report page 1
 Processing month/year - 7/05

Acct Number	Acct Type	Cert Type	Current Balance	Divd Rate	Term Days	Maturity Date	Issue Date	Term Left	Cert Code
		01	325,457.91						CDA
		03	1,341,766.37						CDA
		04	671,899.28						CDA
		06	3,904,615.92						CDA
		07	2,537,127.32						CDA
		08	7,240.11						CDA
		09	30,171,337.34						CDA
		13	417,712.53						CDA
		15	5,051,469.97						CDA
		16	301,344.49						CDA
		18	2,853,831.82						CDA
		20	275,551.41						CDA
		40	1,025,214.58						ICD
		49	129,171.45						ICD
		50	442,962.97						CDA
		53	403,402.35						CDA
		55	208,212.79						CDA
		60	39,812.21						ICD
		69	85,162.21						ICD
		70	24,962.28						ICD
		71	17,703.60						ICD
		80	87,642.41						ICD
		90	8,345,255.76						ICD
		92	4,778,609.34						ICD

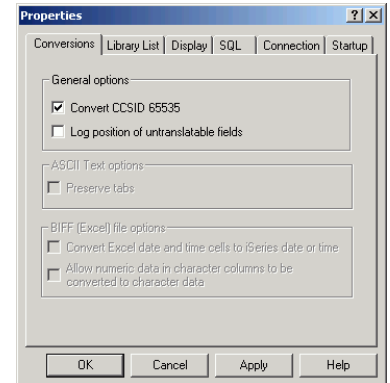
8/31/05 16.45.34 Financial Modeling Certificate of Deposit Report page 2
 Processing month/year - 7/05

Term Left	Count	Balance
< 30	565	8,001,879.98
< 60	420	8,016,895.44
< 91	261	3,578,295.31
<121	258	2,757,325.38
<151	405	5,235,818.81
<181	360	5,403,816.77
<365	766	1,696,304.27
366+	866	8,757,130.46
		63,447,466.42

Total records processed- 4,901

For example, if you used the “Model” export format, you would substitute MODCDEXP for FILENAME, and if downloading January 2005 data, the PC filename would be CDO105.

- 3) From the **File** menu, choose **Properties...** to display the dialog box shown here. Make sure the **Convert CCSID 65535** option is checked, then click **OK** to return to the previous dialog box.
- 4) Click **Transfer data from iSeries** to begin the download.
- 5) When the download is complete, a final dialog box will appear showing the number of records transferred. Click **OK**, then close the Data Transfer window to return to CU*BASE.



HINT: If desired, you may save your download settings to avoid having to fill in the Data Transfer window again in the future. When prompted, simply save the request with any file name you wish, then next time on step 2) use File > Open to open the saved request.

There will now be an ALM information file in your **C:\fps\files** (or other designated) folder. This file can be imported into your ALM software using the procedures appropriate for that application.

ALM FILE G/L (EXPERT)

```

Line  ....+....1....+....2....+....3....+....4.
      GLBLDAT
000001 000070110, 13677632.50,- 632660.68, ,01
000002 000070111,          .00,          .00, ,01
000003 000070112,  4356789.33,-   2841.47, ,01
000004 000070113, 11335868.38,   87210.98, ,01
000005 000070114,          .00,          .00, ,01
000006 000070115,          .00,          .00, ,01

```

A B C D E

File Key -- GLBLDAT (only for Assets/Liabilities)

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	G/L Number	10	1-10	XXXXXXXXXX
B	G/L Balance	11	12-22	XXXXXXXXXX.XX
C	Net Average Amount	12	24-35	XXXXXXXXXXXXXX
D	Location	37-38	2	XX
E	Corp ID	40-41	2	XX

```

Line  ....+....1....+....2....+....
      GLIEDAT
000001 000011110,-  80165.24, ,01
000002 000011111,          .00,          .01
000003 000011112,-  20864.29, ,01
000004 000011113,-  57328.53, ,01
000005 000011114,          .00,          .01
000006 000011128,-   5424.24, ,01

```

A B C D

File Key -- GLIEDAT (only for Income/Expense Accounts)

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	G/L Number	10	1-10	XXXXXXXXXX
B	Net Monthly Activity	11	12-23	XXXXXXXXXX.XX
C	Location ID	2	22-26	XX
D	Corp ID	2	27-28	XX

ALM FILE G/L (COMPASS)

Line	1	2	3	4	5	6	7	8
000001	00000000000000111.10	0000049987062	000008016524	0000000000000	0000000000000	01		
000002	00000000000000111.11	0000000000000	0000000000000	0000000000000	0000000000000	01		
000003	00000000000000111.12	0000012399019	000002086429	0000000000000	0000000000000	01		
000004	00000000000000111.13	0000031462338	000005732853	0000000000000	0000000000000	01		
	A	B	C	D	E	F	G	H

File Key -- COMGLEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Zeros	14	1-14	000000000000000
B	G/L Account Number	6	15-20	XXX.XX
C	End of Month Balance	14	22-35	-XXXXXXXXXXXXXXXX
D	End of Month Average (A&L)/ Net Total (I&E)	14	37-50	-XXXXXXXXXXXXXXXX
E	Debit Total (A&L)	14	52-65	-XXXXXXXXXXXXXXXX
F	Credit Total (A&L)	14	67-80	-XXXXXXXXXXXXXXXX
G	Branch ID	2	82-83	XX
H	Corp ID	2	85-86	XX

ALM FILE LOAN (MODEL)

Line	.....1.....2.....3.....4.....5.....6.....7.....8.....9.....10.....11.....12.....13.....14.....15.....16...
	MODLNEXP
000001	3736,755,40, 4083939, 7750,000,20120902,000000, 157261,M,365,100402, ,01,00000000,00000000,00, , , , , ,20070802,07750,007800000,00000, ,18
000002	76475,754,40, 918336, 9090,000,20120321,000000, 37546,M,365,091221, ,01,00000000,00000000,00, , , , , ,20080304,09090,001499471,00000, ,18
	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z1

File Key - MODLNEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Account Base	9	1-9	XXXXXXXXXX
B	Account Type	3	11-13	XXX
C	Loan Category	2	15-16	XX
D	Current Balance	9	18-27	XXXXXXXXXX
E	Interest Rate	5	29-33	XX.XXX (3 decimal places)
F	Variable Rate Code	3	35-37	XXX
G	Maturity Date	8	39-46	CCYYMMDD
H	Balloon Date	6	48-53	YYMMDD
I	Scheduled Payment Amount	9	55-63	XXXXXXXXXX
J	Payment Frequency	1	65	X (Alpha/Numeric)
K	Accrual Code	3	67-69	XXX
L	Next Payment Date	6	71-76	YYMMDD
M	Branch	2	78-79	XX
N	Corp ID	2	81-82	XX
O	Next Repricing Date	6	84-91	YYMMDD
P	Last Repricing Date	8	93-100	CCYYMMDDD
Q	Rate Change Frequency	2	102-103	XX
R	Lifetime Ceiling	5	105-109	XX.XXX (3 decimal places)
S	Lifetime Floor	5	111-115	XX.XXX (3 decimal places)

ALM FILE LOAN (MODEL) CONTINUED

Line	.....1.....+.....2.....+.....3.....+.....4.....+.....5.....+.....6.....+.....7.....+.....8.....+.....9.....+.....10.....+.....11.....+.....12.....+.....13.....+.....14.....+.....15.....+.....16.....
000001	MODLNEXP 3736,755,40, 4083939, 7750,000,20120902,000000, 157261,M,365,100402, ,01,00000000,00000000,00, ; ; ; ,20070802,07750,007800000,00000, ,18
000002	76475,754,40, 918336, 9090,000,20120321,000000, 37546,M,365,091221, ,01,00000000,00000000,00, ; ; ; ,20080304,09090,001499471,00000, ,18
	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1

File Key - MODLNEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
T	Periodic Maximum Change	5	117-121	XX.XXX (3 decimal places)
U	Periodic Minimum Change	5	123-127	XX.XXX (3 decimal places)
V	Origination Date	8	129-136	CCYYMMDD
W	Original Interest Rate	5	138-142	XX.XXX (3 decimal places)
X	Original Balance	9	144-152	XXXXXXXXXX
Y	Participation Percentage	5	154-158	XXX.XX (2 decimal places)
Z	Participation Status	1	160	X
1	Loan Category	2	162-163	XX

ALM LOAN FILE (EXPERT)

Line	.....1.....2.....3.....4.....5.....6.....7.....8.....9.....10.....11.....12.....13.....14.....15.....16.....17.....18.....19
000001	GLMATLN 3736,755,40, 49308.23, 7.750,000,20120902,00000000, 1572.61,M,20091002, 78000.00,20070802,20070802,01,01,00000000,00000000,00, , , , ,00000000,07750,007800000,00000, ,
000002	78792,753,40, 11377.66, 7.000,000,20130215,00000000, 294.02,M,20090715, 14826.19,20080207,20080207,01,01,00000000,00000000,00, , , , ,00000000,07000,001482619,00000, ,
	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3

File Key - GLMATLN

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Account Base	9	1-9	XXXXXXXXXX
B	Account Type	3	11-13	XXX
C	Loan Category	2	15-16	XX
D	Current Balance	9	18-27	XXXXXXXX,XX
E	Interest Rate	6	29-34	XX,XXX
F	Variable Rate Code	3	36-38	XXX
G	Maturity Date	8	40-47	CCYYMMDD
H	Balloon Date	8	49-56	CCYYMMDD
I	Scheduled Payment Amount	9	58-67	XXXXXXXX,XX
J	Payment Frequency	1	69	X
K	Next Payment Date	8	71-78	CCYYMMDD
L	Disbursement Amount	9	80-89	XXXXXXXX,XX
M	Last Disbursed Date	8	90-99	CCYYMMDD
N	Date Opened	8	101-107	CCYYMMDD
O	Branch	2	109-110	XX
P	Corp ID	2	112-113	XX

ALM LOAN FILE (EXPERT) CONTINUED

Line	....+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....10....+....11....+....12....+....13....+....14....+....15....+....16....+....17....+....18....+....19
	GLMATLN
000001	3736,755,40, 49308.23, 7.750,000,20120902,00000000, 1572.61,M,20091002, 78000.00,20070802,20070802,01,01,00000000,00000000,00, , , , ,00000000,07750,007800000,00000, ,
000002	78792,753,40, 11377.66, 7.000,000,20130215,00000000, 294.02,M,20090715, 14826.19,20080207,20080207,01,01,00000000,00000000,00, , , , ,00000000,07000,001482619,00000, ,
	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 1 2 3

File Key - GLMATLN

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
Q	Next Repricing Date	8	115-122	CCYYMMDD
R	Last Repricing Date	8	124-131	CCYYMMDD
S	Rate Change Frequency	2	133-134	XX
T	Lifetime Ceiling	5	136-140	XXXXX
U	Lifetime Floor	5	142-146	XXXXX
V	Periodic Maximum Change	5	148-152	XXX.XX
W	Periodic Minimum Change	5	154-158	XXX.XX
X	Original Date	8	160-167	CCYYMMDD
Y	Original Interest Rate	5	169-173	XXX.XX
Z	Original Balance	9	175-183	XXXXXXXXXX
1	Participation Percentage	5	185-189	XX.XXX
2	Participation Status	1	191	X
3	Loan Category	2	193-194	XX

ALM FILE LOAN (COMPASS)

Line	.....1.....2.....3.....4.....5.....6.....7.....8.....9.....10.....11.....12.....13.....14.....15.....16.....
000001	COMLNEXP 1075 600 01 45251.69 7525 000 20260315 000000 40764 M 365 091015 01 00000000 00000000 00 00000000 07525 50000.00 00000 0
000002	1407 750 01 13838.90 6500 000 20130705 000000 33311 M 365 090905 01 00000000 00000000 00 00000000 06500 17000.00 00000 0
	A B C D E F G H I J K L M N O P Q R S T U V W X Y Z123

File Key -- COMLNEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Account Base	9	1-9	XXXXXXXXXX
B	Account Type	3	11-13	XXX
C	Loan Category	2	15-16	XX
D	Current Balance	11	18-28	-XXXXXXXX.XX
E	Interest Rate	5	30-34	XXXX
F	Variable Interest	3	36-38	XXX
G	Maturity Date	8	40-47	CCYYMMDD
H	Balloon Loan Date	6	49-64	YYMMDD
I	Scheduled Payment Amount	9	56-64	XXXXXX.XX
J	Loan Payment Frequency	1	66	X (Alpha/Numeric)
K	Accrual Code	3	68-70	XXX
L	Next Payment Date	6	72-77	YYMMDD
M	Branch ID	2	79-80	XX
N	Corp ID	2	82-83	XX
O	Next Repricing Date	8	85-92	CCYYMMDD

ALM FILE LOAN (COMPASS) CONTINUED

Line	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16											
000001	1075	600	01	45251.69	7525	000	20260315	000000	40764	M	365	091015	01	00000000	00000000	00	00000000	07525	50000.00	00000	0						
000002	1407	750	01	13838.90	6500	000	20130705	000000	33311	M	365	090905	01	00000000	00000000	00	00000000	06500	17000.00	00000	0						
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	123

File Key - COMLNEXP

These fields many or may not contain data, depending on the credit union. The sample credit union has no data.

P	Last Repricing Date	8	94-101	CCYYMMDD
Q	Rate Change Frequency	2	103-104	XX
R	Lifetime Ceiling	5	106-110	XXXXX (Alpha/Numeric)
S	Lifetime Floor	5	112-116	XXXXX (Alpha/Numeric)
T	Periodic Ceiling	5	118-122	XXXXX (Alpha/Numeric)
U	Periodic Floor	5	124-128	XXXXX (Alpha/Numeric)
V	Origination Date	8	130-137	CCYYMMDD
W	Original Interest Rate	5	139-143	XXXXX (3 decimals)
X	Original Balance	11	145-155	-XXXXXXXX.XX
Y	Participation Percent	5	157-161	XXXXX (two decimals)
Z	Loan Status	1	163	X (Alpha/Numeric)
1	Payment Type	1	165	X (Alpha/Numeric)
2	Non-Accrual Indicator	1	167	X
3	Purpose Code	1	169-170	XX (Alpha/Numeric)

ALM CERTIFICATE (MODEL)

Line	.....1.....	.....2.....	.....3.....	.....4.....	.....5.....	.....6
	MODCDEXP					
000001	738,426,CDA,	273421, 1000,	91,090918,01,	,01		
000002	1363,400,CDA,	197150, 1100,	91,090731,01,	,01		
000003	1687,461,CDA,	120932, 1500,	91,090706,01,	,01		
000004	2876,460,CDA,	1122919, 1000,	91,090918,01,	,01		
000005	3447,460,CDA,	544853, 1000,	91,090824,01,	,01		
	A B C	D	E F G	H I J		

File Key - MODCDEXP

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	Account Base	10	1-10	XXXXXXXXXX
B	Account Type	3	12-14	XXX
C	CD Application Type	3	16-18	XXX
D	Current Balance	9	20-29	XXXXXXXXXX
E	Interest Rate	5	31-35	XXXXXX (3 decimals)
F	Term/Number of Days	5	37-41	XXXXXX
G	Maturity Date	6	43-48	YYMMDD
H	Certificate Type	2	50-51	XX
I	Branch ID	2	53-45	XX
J	Corp ID	2	46-47	XX

ALM CERTIFICATE (EXPERT)

Line	1	2	3	4	5	6	7	8
	GLMATCD							
000001	CD-CDA,01,	738,426,	20090619,	20090918,	2734.21,	1.000,	,01	
000002	CD-CDA,01,	1363,400,	20090501,	20090731,	1971.50,	1.100,	,01	
000003	CD-CDA,01,	1687,461,	20090406,	20090706,	1209.32,	1.500,	,01	
000004	CD-CDA,01,	2876,460,	20090619,	20090918,	11229.19,	1.000,	,01	
000005	CD-CDA,01,	3447,460,	20090525,	20090824,	5448.53,	1.000,	,01	
000006	CD-CDA,01,	6219,460,	20090523,	20090822,	1969.67,	1.000,	,01	
	A	B	C	D	E	F	G	H IJ

File Key - GLMATCD

Letter Indicator	Field Name	Field Length	Field Position	Numerical Format
A	CD Application Type	6	1-7	XXX-XXX
B	Certificate Type	2	9-10	XX
C	Account Base	9	12-20	XXXXXXXXXX
D	Account Type	3	22-24	XX
E	Issue Date	8	26-33	CCYYMMDD
F	Maturity Date	8	35-42	CCYYMMDD
G	Current Balance	10	44-53	XXXXXXXX.XX
H	Interest Rate	6	55-60	XX.XXX
I	Branch ID	2	62-63	XX
J	Corp ID	2	65-66	XX