

PRE-ENTRY QUESTIONNAIRE
for
CREDIT UNION EXAMINATIONS

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Please complete this questionnaire and return it to the Department at your earliest convenience. Mark items that are not applicable to your credit union as "N/A." We will review this information before beginning the on-site phase of our examination to help identify the areas on which we should focus while at the credit union's office.

You may submit this questionnaire in paper or electronic form. To download a blank copy of this questionnaire in electronic form, visit the Department's website at the following link:

http://www.dbo.ca.gov/Licensees/credit_unions/cu_exam_planning_docs.asp

Please return this completed questionnaire to the designated DBO Examiner in Charge (EIC) for the upcoming examination or the DBO Examination Manager who oversees your credit union, using the mail, FAX, or e-mail address appearing at the top of the "Examination Entry Letter" Thank you.

* * * * *

CREDIT UNION NAME: _____

SENIOR MANAGEMENT

Please identify the persons who are responsible for major credit union functions, their titles at your credit union, and the length of time they have held their positions.

Function	Name(s)	Title(s)	Tenure
Overall Management (e.g., Pres./CEO)			
Executive Management Assistant(s)			
Finance (liquidity, investments, interest rate risk)			
Accounting			
Lending			
Collections			
Member Services / Teller Operations			
Information Systems / Technology			
Regulatory Compliance			
Other: _____			
Other: _____			

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Other: _____				
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INTERNAL AUDIT

Does the credit union employ a person or persons to perform internal audits? (A credit union employee as opposed to a contracted third party)

If yes,
How many internal auditors are employed?

Who is the internal auditor or the head of the internal audit department?

To whom does the internal auditor or audit department report?

Who decides to retain or dismiss the internal auditor(s)?

Please identify below or include as an attachment to this questionnaire a list of internal audits performed during the exam period, and a list of planned audits for the next 12 months:

THIRD-PARTY SERVICES

Please identify third parties that the credit union uses to audit, review, evaluate or analyze its operations, internal controls, business functions or systems, financial information or reports.

Service	Provider	Date of Review
CPA opinion audit		
Non-opinion audit / review		
CUMIS risk management audit		
BSA/OFAC compliance audit		
BSA/OFAC risk assessment		
Underwriting analysis – business loans		
Underwriting analysis – other loans		
Quality control reviews – loans		
Quality control reviews – other		
Investment portfolio tracking		
Interest rate risk analysis		
Core deposits analysis		

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ALM model validation			
Hedge accounting			
Information systems and technology evaluations			
IT risk assessment			
Other: _____			

For each third party review completed and noted above; was a formal response to any report findings made by management and presented to the Board of Directors?

OUT-OF-STATE BUSINESS:

Please complete the following table to indicate the extent of the credit union's out-of-state business. The "as of" date of the following data is _____.

		In California	In Other States	In Other Countries	TOTAL for Credit Union
Members	(#)				
Branches	(#)				
Shares	(\$)				
Loans:					
Business Loans	(\$)				
Real Estate Loans	(\$)				
Other Loans	(\$)				
TOTAL LOANS	(\$)				

Definitions and Notes:

The term "**Branches**" has the meaning used in the Form 5300 Call Report – member service facilities maintained independently by the credit union, including any such facility at the credit union's administrative headquarters, but not including shared branches or unattended ATMs, kiosks, etc.

The term "**Business Loans**" has the meaning used in the Form 5300 Call Report and includes participation interests in such loans.

The amounts of business loans to be reported in the columns for other states or other countries are the amounts of such loans where the primary residence of the borrower or the location of the collateral is in the other state or country.

The term "**Real Estate Loans**" means any loan secured by real estate, except those included on the "business loans" line.

The amounts of real estate loans to be reported in the columns for other states or other countries are the amounts of such loans where the primary residence of the borrower or the location of the collateral is in the other state or country.

The term "**Other Loans**" means all loans not already counted as business loans or real estate loans on the two lines above.

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The amounts of other loans to be reported in the columns for other states or other countries are the amounts of such loans where the primary residence of the borrower or the location of the collateral is in the other state or country.

The amount in each column for "**TOTAL LOANS**" should be the sum of the 3 lines above.

Please identify the other states or other countries in which the credit union operates branches:

Please identify the other states or other countries in which the number of members, or the amount of shares, or the amount of any loan type in the table above is more than 1% of the "TOTAL for the Credit Union" shown in the table for that item.

If the credit union operates in other states or other countries, how does the credit union learn about and ensure compliance with the laws and regulations of those jurisdictions?

SPECIAL PROGRAMS/ACTIVITIES

Check any type of special program the credit union offers or is involved in.

- | | |
|--|---|
| <input type="checkbox"/> Negotiable Instruments/Stored Value: | <input type="checkbox"/> E-Commerce Activities: |
| <input type="checkbox"/> Travelers Checks | <input type="checkbox"/> Home Banking |
| <input type="checkbox"/> Money Orders | <input type="checkbox"/> Bill Payer |
| <input type="checkbox"/> Stored Value/Gift Cards/Prepaid Cards | <input type="checkbox"/> Account Aggregation |
| <input type="checkbox"/> Theme Park Tickets | <input type="checkbox"/> E-Statements |
| <input type="checkbox"/> Transit Passes | <input type="checkbox"/> Lending/Leasing Activities: |
| <input type="checkbox"/> Other Deposit/Account Services: | <input type="checkbox"/> Credit union Sells Mortgages |
| <input type="checkbox"/> Safety Deposit Boxes | <input type="checkbox"/> Member Business Lending |
| <input type="checkbox"/> Escrow Accounts | <input type="checkbox"/> Construction Lending |
| <input type="checkbox"/> Non-Member Deposits | <input type="checkbox"/> Indirect Lending |
| <input type="checkbox"/> Virtual Currency* | <input type="checkbox"/> Loan Participation Purchases |
| <input type="checkbox"/> E-Signature | <input type="checkbox"/> Loan Participations Sold |
| <input type="checkbox"/> Fedwire: | <input type="checkbox"/> Leasing |
| <input type="checkbox"/> Fed Wire Terminal | |
| <input type="checkbox"/> Fed Wire Send and Receive | |
| <input type="checkbox"/> Fed Wire Receive only | |

*Does the credit union provide member account related services to any business or persons involved in providing virtual currency exchange services?

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Does the credit union offer wire transfer services?

If yes,

What service(s) does the credit union use (Federal Reserve, corporate credit union, etc.)?

At what credit union locations can wire transfers be transacted?

Which credit union personnel are able to transact wire transfers?

How many terminals are present at the credit union?

Does the credit union engage in hedging activities using derivatives?

If yes,

What types of hedges does the credit union have?

What types of derivative contracts are used as hedges?

Who is the counterparty for each derivative contract?

Who evaluates the effectiveness of each hedge and how often?

Does the credit union offer uninsured investment products in any of its offices?

If yes,

Please describe the product(s) and the steps taken to ensure that these products are distinguished from the insured deposits offered by the credit union.

What types of deferred compensation plans are in place at the credit union?

CUSO AND NON-MEMBER ACTIVITIES

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Does the credit union provide services to non-members? If so, please provide additional details on the nature of services provided.

Does the credit union own wholly or is the credit union a majority owner in one or more CUSO's?

If yes,

What, if any, changes have occurred in the operation and/or management of the credit union's CUSO(s) since the last exam?

Does the credit union or a wholly/majority owned CUSO provide services to other entities? (For example a CUSO providing transaction processing, accounting services, or loan servicing functions for other credit unions.)

If yes,

Has the credit union been the subject of a SSARS-18 audit?

Has the credit union entered into agreements with other CUSO's to provide services to the credit union or credit union members since the prior examination?

SIGNIFICANT EVENTS

If the answer to any of the following questions is YES, please add brief explanatory comments below.

During the examination period, has there been:

Any new credit union policies or changes to policies?

A significant deterioration in the financial condition of a primary sponsor?

Any bond or other insurance claim filed by the credit union?

Have any employees been terminated because of fraudulent acts?

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Any lawsuit filed against the credit union or its officials or employees?

New or closed branch locations?

New or discontinued product, service, or program offered by the credit union?

A conversion or upgrade of the credit union's data processing system(s)?

Any data breaches involving confidential member data?

What, if any, financial dealings have any officials, employees, and their immediate family members had with the credit union since the last exam, excluding member loans granted during the normal course of business? (Examples include: payment for legal, appraisal, or other professional services; the purchase or lease of assets from the above persons; the sale or lease of credit union assets to the above persons; etc.)?

Has the credit union entered into any new contracts since the last examination (managerial, service contracts, lease, or otherwise)?

COMPLETION INFORMATION

By signing below, I hereby certify the information being submitted is complete and accurate to the best of my knowledge as of the date of completion noted below

Name and title of person completing this questionnaire:

Date that this questionnaire was completed:
