

Pre-Examination Inquiry

Please complete this questionnaire and provide it to the assigned examiner in charge.

Credit Union Name

Charter Number

Personnel Management

1. Have any key personnel changed since the last examination? If yes, list the positions affected:

2. Does the credit union have any insurance policies or investment products purchased to fund deferred compensation arrangements for its employees? If yes, list the products and employees receiving benefit:

3. Does management have any conflicts regarding staff availability during the examination fieldwork (e.g.-vacations, meetings, conferences, etc.)? If yes, please describe:

Bond Claims and Lawsuits

1. Have there been any bond claims since the previous examination? If yes, did it involve an official, employee, or a member? Are any claims outstanding at this time? Briefly explain:

2. Have any lawsuits been filed against the credit union or management since the last examination? If yes, please describe:

Financial and Operational Management

1. Have there been any changes to the strategic or business plan since the last examination? If yes, please describe:

2. Have there been any adverse changes in the primary sponsor, other groups served or the local economy since the last examination? If so, describe the changes:

3. Have there been any changes in the credit union’s loans, investments, and/or relationship(s) with any CUSOs since the last examination? If yes, please describe:

4. Please complete this schedule of loans to and investments in CUSOs as of the most recent calendar quarter-end. A separate schedule may be attached if necessary.

Name of CUSO	Total Loans to the CUSO	Total Investment in the CUSO	Total Market Value of CUSO Investment

5. Has the credit union modified or entered into any new relationships with material/critical vendors or signed new material contracts since the last examination? If yes, what is the type and nature of the contract(s)? Please also list the party and product or service:

6. Have there been any changes to the bylaws or field of membership since the last examination? If yes, please describe:

7. Has the credit union board or management considered pursuing any mergers or purchase and assumption transactions since the last examination? If yes, please describe:

8. Does the credit union measure and monitor concentration risk? If yes, please describe the process:

Lending

1. Were any new loan programs initiated since the last examination? If yes, describe the programs:

2. Does the credit union use any third-party vendors (CUSOs or otherwise) for lending? If yes, please list the vendors, programs, and summarize the service provided by the third party:

3. Does the credit union grant any government-backed loans? If yes, please describe.

4. Has a third-party conducted an audit or review of any of the loan portfolio(s) or processes since the last examination? If yes, please describe the audit/review and summarize its results:

5. If the credit union grants commercial loans, what types of loans are granted (e.g. real estate loans, working capital loans, commercial and industrial, agricultural, construction, etc.)?

6. Credit Union Lending contact person: _____

Shares/Deposits

1. Were there any new programs started since the last examination? If yes, please describe:
2. Courtesy Pay / Overdraft Privilege contact person: _____

Investments

1. Does the credit union use brokers or other third parties to assist with investments (e.g. safekeepers)? If yes, have there been any changes since the last examination?
2. Has the credit union changed its investment strategy since the last examination? If yes, please describe:
3. Have any investments been downgraded to below investment grade since the previous examination? If yes, list the investments and their current grade:
4. Credit Union Investment contact person: _____

Audit

1. Does the credit union have an internal audit department?
2. Credit Union Internal Audit/Accounting contact person: _____

Compliance

1. Has a Bank Secrecy Act risk assessment been performed?
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2. Does the credit union serve marijuana-related businesses (MRBs)? If yes, please describe if accounts are actively opened, the nature of the products and services offered to MRBs, and the total amount of assets and liabilities currently outstanding to MRBs:

3. Is the credit union required to file a HMDA report? If yes, please list the date the report was last filed:

4. Credit Union Compliance contact person: _____

Technology/Services

1. What types of Information Technology audits or reviews have been conducted since the last examination? Please provide the type, date, and who performed the audits or reviews.

2. Briefly explain any major changes to contracts or the IT program since the last examination.

3. Has the credit union experienced any IT-related incidents since the last examination? If yes, please describe.

4. Does the credit union support in-house development (e.g. report development, ancillary applications, internet-facing applications, or critical core applications)? If so, please explain.

5. How is your network managed (e.g. in-house, fully by a third party, hybrid)? Please explain.

6. Please list critical IT related vendors (e.g. core processor, network support and security, electronic banking services etc.) and their role within the credit union.

7. Credit Union Information Technology contactperson: _____

Comments/Questions for Examiners

Certification

I certify, to the best of my knowledge and belief, that all information contained herein is accurate, and based on information extracted from credit union records.

CEO

Date

Authorized by PA 215 of 2003, as amended. Failure to complete and submit this form within the time frame could result in a fine of up to \$1,000.00 for each day of delinquency.



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