# NACUC 50th Chairs' Roundtable Forum
# Basic Information Survey Worksheet

Please provide the information which can be obtained from the **5300 report filed as of June 30, 2026.**

Fields marked with a red asterisk ( * ) are required.

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## CREDIT UNION INFORMATION

1. Credit Union Charter Number *

2. Credit Union Name *

3. Credit Union Address, City and State (Region) *

4. My CU is: (Select all that apply) *

- [ ] One State only
- [ ] Multi State
- [ ] Nationwide
- [ ] International
- [ ] Online only (no brick-and-mortar)

5. Number of Branches

6. Field of Membership (FOM)

- ○ Hybrid/Multiple Common Bond (combination of SEG + Community + Association and/or Multiple Common Bond Charter)
- ○ Community-Based (Geographical)
- ○ Occupational-Employer-Based (SEG)
- ○ Association-Based (single or multiple associations)
- ○ Educational (University, School District, Educational Employees)

- Military/Government
- Trade/industry-Based (Utilities, healthcare, etc.)
- Underserved Area Charter (NCUA Designated)
- State-Specific Cooperative Charter (example Puerto Rico cooperativas model)
- Other

7. Charter (State or Federal) *
   - State Charter
   - Federal Charter

8. Insured by *
   - NCUA
   - Private Insurance

9. Does your credit union participate in the Inclusiv Network or any other community development networks? *
   - [ ] Inclusiv Network
   - [ ] CDFI Certified
   - [ ] MDI (Minority Depository Institution)
   - [ ] DE Program (Development Educator)
   - [ ] Juntos Avanzamos
   - [ ] LID (Low Income Designated)
   - [ ] None of the above
   - [ ] Unsure

## LEADERSHIP INFORMATION

10. Board Chair's Name *

11. Chair's e-mail address *

12. Chair's mobile number *

13. Years serving as Chair *

14. CEO's Name *

15. Years as CEO *

16. Select all the benefits offered to your CEO *

- [ ] SERP
- [ ] SPLIT Dollar
- [ ] 401K
- [ ] Car Allowance
- [ ] Contract
- [ ] Executive Physical
- [ ] Unlimited PTO
- [ ] Other

17. In search for the next CEO? *

- Yes
- No
- I don't know
- Other

18. Board Size *

- Less than 5
- 5
- 7
- 9
- 11
- More than 11

19. Associate Directors and/or Emeritus serving on your board *

- [ ] Associated Directors
- [ ] Emeritus Directors
- [ ] None of the above

20. Select all that apply *

- [ ] Term Limits
- [ ] Age Limits
- [ ] None of the above

21. Board Perks *

- [ ] No compensation provided
- [ ] Directors are compensated per meeting or annually
- [ ] Reimbursement for insurance premiums and reported via 1099
- [ ] Annual Education Budget
- [ ] CU Issued Tablet or laptop
- [ ] CU Issued Mobile Device
- [ ] Technology Stipend or reimbursement
- [ ] Secure Board Portal Access
- [ ] Board Packet Delivered in print
- [ ] Board Packet Delivered electronically
- [ ] Annual offsite Board Retreat
- [ ] Succession Planning for Board Officers
- [ ] Loan Discounts
- [ ] Orientation and Onboarding program for new directors
- [ ] Dedicated board liaison from Management
- [ ] Companion travel is covered and reported via 1099
- [ ] Other

## CREDIT UNION FINANCIALS (as of June 30, 2026)

The following sections information can be obtained from the most recent 5300 Report filed with NCUA.

22. CUSO(s) Investments in millions *

23. Total Assets in millions *

24. Total Number of Members *

**Safety & Soundness Ratios**

Below are the most meaningful ratios used across the industry to assess safety, soundness, performance, and member value. All formulas align with NCUA 5300 Call Report standards.

25. **Net Worth Ratio** or Capital Adequacy is calculated by dividing Net Worth by Total Assets. This ratio measures a credit union's capital strength by comparing its net worth to its total assets. **Why it matters:** Measures the credit union's financial strength and ability to absorb losses. NCUA considers 7%+ "well capitalized and it is a good indicator of a credit union's financial stability and ability to absorb losses. (example 10.0) *

26. **Delinquency Ratio -** It is calculated by dividing the delinquent loans by total loans. **Why it matters:** Indicates credit quality and portfolio risk. Rising delinquency is an early warning indicator. (example .75) *

27. **Net Charge-Off Ratio -** It is calculated by taking Charge-Offs - Recoveries divided by Average Loans. **Why it matters:** Shows how much loan loss is realized after recoveries. (example 2.80) *

28. **Allowance for Loan & Lease Losses (ALLL) -** It is calculated by dividing Allowance for Loan Losses by Total Loans. **Why it matters**: It measures whether reserves are adequate for expected losses. (example 1.2) *

## Earnings & Profitability Ratios

29. **Return-on-Asset Ratio (ROA) -** This ratio its calculated by dividing Net Income by Average Assets and it measures a credit union's efficiency in using its assets to generate income. **Why it matters:** Primarily measures the credit union profitability and long-term sustainability. (example 1.0) *

30. **Net Interest Margin Ratio (NIM) -** This ratio its calculated by taking Interest Income - Interest Expense divided by Average Assets and it measures the difference between the interest income a credit union earns on loans and the interest it pays out on deposits. A higher NIM indicates that the credit union is earning more from its loans than it is paying out in interest. **Why it matters:** It indicates how effectively the CU generates income from lending and investments. (example 3.4) *

31. **Operating Expense Ratio** - It is calculated by dividing Operating Expenses by Average Assets. This ratio measures the cost of running a credit union relative to its revenue. A lower ratio indicates that the credit union is more efficient in managing its expenses. **Why it matters:** Measures efficiency and cost structure. (example 3.0) *

32. **Fee & Other Income Ratio** - This ratio is calculated Non-Interest Income divided by Average Assets. **Why it matters:** It shows diversification of revenue beyond lending. (example 1.0) *

## **Liquidity & Balance Sheet Strength**

33. **Loan-to-Share Ratio -** This ratio is calculated by dividing Total Loans by Total Shares and it measures the amount of loans a credit union has made relative to the amount of deposits it has taken in. A higher ratio indicates that the credit union is more aggressive in lending, while a lower ratio may indicate a conservative approach. **Why it matters:** Indicates liquidity and lending aggressiveness. *Too low = under-lending; too high = liquidity pressure.* (i.e. 83%) *

34. **Liquidity Ratio -** This ratio is calculated by taking Cash & Short-Term Investments divided Assets. **Why it matters:** It indicates the CU ability to meet withdrawals and fund operations. (example 8%) *

## **Member Value & Growth Metrics**

35. **Membership Growth** - It is calculated by taking Current Members - Prior Year Members divided by Prior Year Members. **Why it matters:** It indicates relevance and market competitiveness. (example 10%)

36. **Member Relationship Ratio** (Loans + Shares per Member) This ratio is calculated by dividing Total Loans + Total Shares by Total Members. **Why it matters**: It measures depth of engagement and wallet share. (example 30K/member)

37. **Average Member Deposit Balance -** It is calculated by dividing Total Shares by total Members. **Why it matters:** Shows financial engagement and stability of deposits. (example 11K per member)

## Lending Performance & Risk

38. **Loan Growth** - This is calculated dividing Current Loans - Prior Year Loans by Prior Year Loans. **Why it matters:** Indicates demand, competitiveness, and risk appetite. (example 10%)

39. **Yield on Loans -** This is calculated by dividing Interest on Loans by Average Loans. **Why it matters:** Shows pricing strategy and portfolio profitability. (example 6.5%)

40. **Delinquent Loans / Net Worth** - It is calculated by dividing Delinquent Loans by Net Worth. **Why it matters:** Measures how much delinquency threatens capital. (example 5%)

## Efficiency & Productivity

41. **Efficiency Ratio** - It is calculated by dividing Operating Expenses by Gross Income. **Why it matters:** Lower = more efficient. A key metric for strategic discussions. (example 70%)

42. **Assets per Employee -** It is calculated by dividing Total Assets by Number of Full-Time Employees. **Why it matters:** Indicates productivity and staffing efficiency. (example 10M)

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43. Submitted by: *

44. Title: *