

# PUBLIC SUBMISSION

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Proposed Agency Information Collection Activities; Comment Request

**Comment On:** NCUA-2024-0115-0001

Agency Information Collection Activities; Proposals, Submissions, and Approvals

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Anonymous Comment

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## Submitter Information

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## General Comment

Good morning. I would like to address the proposed changes to the Call Report that are slated to take place 1st quarter 2025. I'm the VP of Accounting and I've been with the Credit Union 40 years. The Call Report is a very cumbersome report and it has been revised several times with the idea of reducing the burden to the ones who prepare the report. However, the report never really reduces the amount that it takes to pull all of the data as many core systems don't have reports for the information you're requesting. This requires manual research or requesting reports be written at the core which costs the credit unions money. What significance is it to give the detail of the number of loans granted to credit union officials and senior executive staff year to date when we're giving the number and amount outstanding? This would be a manual process for us. On page 19, the proposal is for the total uninsured shares and deposits to be put into maturity periods. This doesn't change the fact they are uninsured shares. There are many requests for information on the Call Report that could be deleted from the report if the question was asked does this add any benefit or value to the report. We wear many hats at the Credit Union and don't have extra time to devote to a report which asks for unnecessary information. It would also be much easier to train staff for backup. Your consideration in trying to revise the report to include only data that's beneficial would be greatly appreciated.