Item numbers that are denoted with an asterisk (*) appear on the ALERT data request list which is used by FDIC Safety and Soundness Examiners.

Customer Information

Element		Description
1*	Customer **Central Information File Identifier**	Central Information File Identifier. The number that relates all loan, deposit, and other accounts belonging to a customer.
2*	Customer **Name**	The customer's full legal name shown in the account documents. An abbreviated name is acceptable if the bank does not carry the full legal name and the name is always presented in the same way.
3*	Customer **Short Name**	Abbreviated name assigned to each customer.
4*	Customer **Street** Line **1 Address**	Address Line 1 where the customer's home or head office is located.
5	Customer **Street** Line **2 Address**	Address Line 2 where the customer's home or head office is located.
6*	Customer **City**	The city where the customer's home or head address is located.
7*	Customer **County** Code	The Census Bureau County code where the customer's home or head office is located.
8*	Customer **State** Postal Code	The United States Postal abbreviation code for the state where the customer's home or head office is located.
9*	Customer **Zip 5** Code	The five digit zip code where the customer's home or head office is located.
10	Customer **Zip Plus Four** Code	The four digit zip code suffix where the customer's home or head office is located.
11	Customer Location **Census Tract** Code	Census Tract or Block Numbering Area code indicating where the customer is located.

Element		Description
12	Customer **Metropolitan Statistical Area** Code	The Census Bureau Metropolitan Statistical Area where the customer is located.
13	Customer **Birth Date**	Customer's date of birth.
14	Customer **Marital Status**	Customer's marital status.
15	**Customer Tax Identification Code**	Code indicates social security number or tax identification number.
16*	Customer **Net Income Amount**	If the customer is a corporation, report the net income. (Sales minus cost of Goods Sold plus Other Income minus Taxes minus Expenses)
17	Customer **Gross Income**	For individuals and other non-corporate entities report the gross income.
18	Customer **Gross Annual Revenue** Amount	The gross annual revenue of the business or farm. (Gross Sales minus Cost of Goods Sold)
19	Customer **Gross Annual Income**	The Gross Annual Income that the institution relied upon in making the credit decision, as reported on the HMDA LAR.
20	**Customer Revenue Flag**	Indicator for small business or small farms with one million or less dollars gross annual revenue.
21*	Customer **Standard Industrial Code**	The customer's primary Standard Industrial Code.
22	Customer **Natural Person Flag**	Indicates whether the customer is a natural person.

Loans/Deposits

	Element	Description
1*	**Account Number** Identifier	The number used by the bank to uniquely identify a credit facility/note or deposit.
2*	Institution **Branch Identifier**	Code that indicates the branch where the deposit account or note/credit facility is managed.
3*	Institution **Loan Escrow Balance** Amount	Amount currently held in escrow for payment to third parties, such as insurance and real estate taxes.
4	Account **Overdraft Protection Identifier**	Unique account identifier for overdraft protection line of credit.
5	Account **Overdraft Protection Credit Limit** Amount	Indicates the maximum overdraft protection credit line amount.
6	**Electronic Funds Transfer Services** Code	Identifies type of electronic fund transfer service. Possible types are Direct Deposit (including Social Security transfers), Preauthorized Withdrawal of Funds, Automated Teller Machine Transfers, Point of Sale Terminal Transfers, and Transfers Initiated by Telephone.
7	**Electronic Fund Transfer Transaction Identifier**	Unique identification number for each electronic funds transfer transaction.
8	**Electronic Funds Transfer Date**	Date of electronic fund transfer.
9	Customer Requested by **Federal Government Agency Flag**	Indicates whether a Federal Government Agency has requested this customer's records since the last examination.
10	**Account Brokered** Code	Code that indicates who the broker is.

FAIR HOUSING/HMDA

	Element	Description
1	Institution **Application or Loan Number**	An identifier used to retrieve the loan or application file.
2	Customer **Applicant Gender** Code	A code that identifies the gender of the borrower or applicant. Possible types are: 1) Male, 2) Female, 3) Information not provided by applicant in mail or telephone application, 4) Not applicable.
3	Customer **Applicant Race or National Origin** Code	A code which identifies the race of the borrower or applicant. Possible types are: 1) American Indian or Alaskan Native, 2) Asian or Pacific Islander, 3) Black, 4) Hispanic, 5) White, 6) Other, &) Information not provided by applicant in mail or telephone application, 8) Not applicable.
4	Customer **Co-Applicant Gender** Code	A code which identifies the gender of the co-borrower or co-applicant. Possible types are: 1) Male, 2) Female, 3) Information not provided by applicant in mail or telephone application, 4) Not applicable.
5	Customer **Co-Applicant Race or National Origin** Code	A code which identifies the race of the co-borrower or co-applicant. Possible types are: 1) American Indian or Alaskan Native, 2) Asian or Pacific Islander, 3) Black, 4) Hispanic, 5) White, 6) Other, 7) Information not provided by applicant in mail or telephone application, 8) Not applicable.
6	**Customer Gender** Code	Customer's gender.
7	**Customer Race** Code	Customer's Race.
8	Institution **Loan Type** Code	A code which identifies the type of loan or application. Possible types are: 1) conventional (any loan other than FHA, VA, or FmHA loans), 2) FHA insured, 3) VA guaranteed, 4) FmHA
9	Institution **Loan Purpose** Code	A code which identifies the purpose of the loan or application . Possible types are: 1) Home Purchase, 2) Home Improvement, 3) Refinancing, 4) Multifamily Dwelling.

	Element	Description
10	Institution **Home Owner Occupancy** Code	A code whether the property associated with the loan or application is to be owner-occupied. Possible values are: 1) Owner-occupied as principal dwelling, 2) Not owner-occupied, 3) Not applicable.
11	Institution **Loan Amount**	The loan amount in thousands of the loan or application.
12	Institution **Action Taken Type** Code	A code which identifies the type of action taken on the loan or application. Possible types are: 1) Loan originated, 2) Application approved but not accepted, 3) Application denied, 4) Application withdrawn, 5) File closed for incompleteness, 6) Loan purchased by your institution.
13	Institution **Application Reason for Denial** Code	A code which identifies the reason for denial. Possible codes are: 1) Debt-to-income ratio, 2) Employment history, 3) Credit history, 4) Collateral.
14	**Property** Location **Census Tract** Code	The Census Tract Number for the location of the property.
15	**Property** Location **Metropolitan Statistical Area** Code	The Metropolitan Statistical Area Code for the location of the property.
16	**Property** Location **County Numeric** Code	The Federal Information Processing Standard (FIPS) three digit numerical code for the county in which the property is located.
17	**Property** Location **State Numeric** Code	The Federal Information Processing Standard (FIPS) two digit numerical code for the state in which the property is located.
18	Institution **Home Mortgage Disclosure Reporting Flag**	Indicates that the institution has a branch in a MSA and has total assets greater than $28 million.
19	Institution Loan **Application Received Date**	The date the loan application was received by the institution.

	Element	Description
20	Institution **Action Taken Date**	The date the action for the loan or application was taken.
21	Institution **Loan Purchased Not Originated** Flag	Indicates the loan was purchased by the institution from another institution and not subject to a participation agreement.
22	Institution **Loan Purchase Type** Code	A code which identifies the third party entity that the originated or purchased loan was subsequently sold to. Possible codes are: 0) Loan was not originated or was not sold in calendar year covered by LAR, 1) FNMA, 2) GNMA, 3) FHLMC, 4) FmHA, 5) Commercial Bank, 6) Savings Bank or Savings Association, 7) Life Insurance Company, 8) Affiliated institution, 9) Other type of institution.
23	Institution **Loan HMDA Link** Field Name	Relates loan records to corresponding HMDA records.
24	Institution **HMDA Home Equity Home Improvement Disclosure** Flag	Indicates whether the institution has reported home equity lines of credit for the purposes of home improvement on the HMDA-LAR.

LOANS

	Element	Description
1	Institution **Application Identifier**	Unique application identifier.
2	Institution **Note Number Identifier**	Place a note number in this field if customer 1) CIF number, or 2) institution application or loan number and note number are necessary to produce a unique account number.
3*	Institution **Loan Officer** Code	The institution code, description, or officer initials indicating the loan officer responsible for the customer relationship.

	Element	Description
4	Institution **Application Action Taken** Code	Indicates that an application for credit was either approved, approved not accepted, countered, denied, abandoned, incomplete, or withdrawn.
5*	Institution Defined **Loan Type** Code	Bank defined loan types.
6	Institution **Loan Status** Code	Code defining the account status (open/active, closed, paid off, unfunded, non-accrual, charged off, participated, etc.).
7	Institution Defined **Loan Purpose** Code	Bank defined loan purpose code.
8	Institution **Lease Flag**	Indicates whether the credit is a lease or a loan.
9	Institution **Loan Class** Code	Bank defined loan product classification code.
10	Institution **Loan CALL Report Code**	Code corresponding to the FFIEC Report of Condition.
11	Institution **Loan Closed-End Product** Code	Bank defined code distinguishing closed-end loan products with different terms, interest rate structures, payment structures, or features; e.g. discounted, callable, seller buy-down, etc...
12	Institution **Loan Product Differentiation** Code	A linked set of fields used to differentiate loans, leases, and residential mortgage products based on different terms, rate structures, features, discounts, buy-downs, fees, etc.
13	Institution **Loan Closed-End Consumer Credit** Code	Identifies the type of closed-end consumer credit. Possible types are mobile home without land for use as a principal residence, mobile home without land not for use as a principal residence, household goods or services, secured by deposits, motor vehicle, student loan, other secured, or unsecured.
14	Institution Loan **Closed-End Consumer Mortgage** Code	Identifies the type of closed-end mortgage credit. Possible types are construction permanent, construction interim, home purchase for use as a principal residence, home purchase not for use as a principal residence, home improvement, vacant lot, reverse mortgage, other purpose.

	Element	Description
15	Institution Loan **Agricultural Loan** Code	Identifies the type of agricultural loans. Possible types are improved farmland, vacant farmland, agricultural (not secured by real estate).
16	Institution **Loan Bridge** Flag	Indicates the credit is temporary financing used as a bridge or swing loan.
17	Institution Loan **Commercial Loan** Code	Identifies the type of commercial loans. Some possible types are one-to-four family residential non-owner occupied, multifamily, non-farm nonresidential (include construction), vacant land, or business (not secured by real estate).
18	Institution **Consumer or Commercial Purpose** Flag	Indicates whether the loan was a personal, family, household, or business purpose.
19	Institution **Loan Community Development** Flag	Indicates whether a loan or an investment (e.g. industrial revenue bond, municipal loan, etc.) meets a community development purpose as defined in the CRA regulation.
20	Institution **Loan Credit Sale** Flag	Indicates the sale in which the seller is the creditor. The term includes a bailment or lease (unless terminable without penalty at any time by the consumer under which the consumer: 1) agrees to pay as compensation for use a sum substantially equivalent to or in excess of the total value of the property and services involved; and 2) will become (or has the option to become) for no additional consideration the owner of the property upon compliance with the agreement.
21	Institution **Loan Government Credit** Flag	Indicates the extension of credit was made to governments or governmental subdivisions, agencies, or instrumentalities.
22	Institution Loan **Dealer Indirect Paper** Flag	Indicates that the credit was originated by a sales agent or dealer.
23*	Institution Loan **Dealer Code**	Code identifying dealers who originated indirect paper.
24	Institution **Loan Servicing Code**	Indicator for loan sold on the secondary market and serviced by the institution.

	Element	Description
25	Institution **Loan Government Guaranty** Code	Code indicating whether the loan contains a guaranty from FHA, FmHA, VA, or SBA.
26	Institution **Loan Guarantee Fee** Flag	Indicates whether the loan terms imposed a guarantee fee.
27*	Institution **Loan Guarantor/ Endorser Name**	Name of the individual or entity that guarantees a borrower's note.
28*	Institution **Loan Co-maker/Joint Maker Name**	Indicates the full legal name of the co-maker or joint borrower.
29	Institution **Loan Cosigner Natural Person** Flag	Flag that indicates whether a natural person has co-signed a borrower's note.
30	Institution **Open End Credit** Code	Identifies the type of open-end credit. Possible types are Revolving, Credit Card, Overdraft, Home Equity for Home Improvement, or Home Equity for Other Purpose.
31	Institution **Credit Card Creditor** Flag	Indicates credit cards where the bank is creditor.
32	Institution **Credit Card Issuer** Flag	Indicates credit cards where the bank is issuer.
33	Institution **Credit Card Servicer** Flag	Indicates credit cards where the bank is servicer.
34	Institution **Credit Card Investor** Code	Indicates the investor for credit cards serviced by the institution.
35	Institution **Credit Limit Amount**	Indicates the credit limit.

Element		Description
36*	Institution **Director Officer Employee** Code	Indicates the customer is either an insider or related interest of an insider of the financial institution. Possible types of insiders are: director, executive officer, principal, shareholder, non-executive officer, employee, or other.
37	Institution **Loan Collateral** Code	The code associated with a unique collateral type.
38	Institution Loan **Collateral Identifier**	An unique identifier for the collateral securing a loan, for instance, a collateral receipt number.
39*	Institution Loan **Collateral Description**	The narrative description of the collateral.
40*	Institution Loan **Collateral Last Value Amount**	Total value assigned to the collateral at the time of the last appraisal or valuation.
41	Institution Loan **Land Value Amount**	Total value assigned to the land at the time of the last appraisal or valuation.
42*	Institution Loan **Collateral Valuation/ Appraisal Date**	Date collateral was last appraised or valued.
43	Institution Loan **Collateral Original Value** Amount	Total value assigned to the collateral at the time of loan origination.
44*	Institution Loan **Collateral Metropolitan Statistical Area** Code	The Census Bureau Metropolitan Statistical Area where the collateral is located.
45*	Institution Loan **Collateral Census Tract** Code	Block Numbering Area or Census Tract Code where the collateral is located.

	Element	Description
46	Institution Loan **Collateral Street Address**	The street address where collateral is located. Note: Include all address lines available, i.e., address1, address2, address3, etc.
47	Institution Loan **Collateral City** Name	The name of the city where the collateral is located.
48	Institution Loan **Collateral County** Code	The Census Bureau County code where the collateral is located.
49	Institution Loan **Collateral State** Code	The United States Postal abbreviation code for the state where the primary collateral is located.
50	Institution **Collateral State** Code	The Census Bureau State Code where the primary collateral is located.
51	Institution Loan **Collateral Zip 5** Code	The five digit zip code where the collateral is located.
52	Institution Loan **Collateral Zip Plus Four** Code	The four digit zip code suffix where the collateral is located.
53	Institution Loan **Collateral In Designated Flood Area** Flag	Indicates whether the collateral is located in a designated flood hazard area.
54	Institution Loan **Collateral Flood Insurance** Flag	Indicates whether the collateral is covered by flood insurance.
55	Institution Loan **Collateral in Flood Community** Flag	Indicates whether the collateral is located in a community participating in the National Flood Insurance Program.

Element	Description
56 Institution Loan **Collateral More Than 25 Acres** Flag	Indicates whether the property securing the loan is more than 25 acres.
57* Institution Loan **Original Balance** Amount	The full gross amount (face amount) of the original loan including any participating balance.
58* Institution Loan **Total Commitment** Amount	The sum of the outstanding balance and the undisbursed amount legally available to be drawn upon.
59* Institution Loan **Current Active Net Principal Balance** Amount	The portion of the note/credit facility balance that appears as an asset on the financial institution's general ledger.
60 Institution **Loan General Ledger Code**	Account number into which loans are aggregated for reporting.
61* Institution **Loan Origination Date**	Date your institution extended credit to the borrower. This is usually the date the loan agreement, note, credit facility, or similar instrument was signed and the transaction closed.
62* Institution **Loan Payment Count**	The number of payments specified in the loan agreement or note.
63* Institution **Loan Payment Amount**	Amount of regularly scheduled payments.
64 Institution **Loan Payment Code**	Identifies how the note/facility payments are to be made (e.g., Principal and Interest, Interest only, Constant Payments to Principal, Graduated Payments, Single Pay, etc.)
65 Institution **Loan Initial Term Month Count**	The number of months in the initial term.
66 Institution Loan **Balloon Payment** Flag	Indicates that the loan does not fully amortize prior to maturity.

Element		Description
67	Institution Loan **Automatic Payment** Flag	Code indicating whether the loan has an automatic payment feature.
68	Institution Loan **Next Interest Payment Due Date**	Next interest scheduled due date.
69	Institution Loan **Next Principal Payment Due Date**	Next principal scheduled due date.
70	Institution Loan **Original Maturity Date**	Original maturity date of the loan.
71*	Institution **Loan Maturity Date**	The date on which the legally binding credit facility/note matures.
72	Institution **Loan Refinance Flag**	Indicates the credit is a refinance.
73	Institution Loan **Original Lender Refinance** Flag	Indicates the credit is refinanced by the original lender.
74	Institution Loan **New Money Refinance** Flag	Indicates that the new amount financed exceeds the unpaid principal balance, any earned unpaid finance charge on the existing debt, and amounts attributed solely to the costs of the refinancing or consolidation.
75*	Institution **Loan Renewals/ Extensions Count**	The number of times the loan has been renewed or extended.
76	Institution Loan **Last Renewal Date**	Date on which the legally binding credit facility/note was extended or renewed.
77	Institution Loan **Credit Disability Insurance** Flag	Indicates whether disability insurance covers this loan or lease.

	Element	Description
78	Institution Loan **Credit Life Insurance** Flag	Indicates whether credit life insurance covers this loan or lease.
79	Institution Loan **Credit Report Increased Finance Charges** Flag	Indicates whether the finance charge for consumer credit increased in whole or part based on information from a consumer reporting agency or other person.
80	Institution **Loan Late Charges Total** Amount	The total amount of late charges assessed.
81	Institution **Residential Real Estate Settlement Fees** Code	Identifies type of fees bank charged for making applications, checking credit history, appraising or inspecting collateral, or an other type of real estate settlement service, including loan commitment fees.
82	Institution **Escrow Account Specific Charge** Code	Identifies the specific type of charges included in the institution's escrow accounts for mortgage transactions.
83	Institution **Finance Charge Year-to-Date** Amount	Year-to-date finance charges.
84	Institution **Cash Advance Year-to-Date** Amount	Year-to-date charges for cash advances.
85	Account **Interest Paid Year-to-Date** Amount	Interest paid year-to-date on an account.
86	Institution **Loan Interest Calculation Code**	Interest calculation code. Possible types are Simple or Pre-computed (add-on or discounted).
87	Institution **Loan Interest Rate Calendar Basis** Code	Code identifying calendar basis for interest accruals. Possible types are 360/360, 365/365, or 360/365.

	Element	Description
88	Institution **Loan Interest Odd Days** Flag	Indicates whether odd days interest was charged.
89	Institution Loan **Interest Discount Variable Rate** Flag	Indicates whether a discounted variable interest rate was offered for a specified initial term.
90*	Institution Loan **Interest Rate Percent**	The interest rate currently applicable to the note/credit facility. If the interest rate is adjustable or floating, indicate the current rate. (e.g. 7.25 note P+1)
91*	Institution Loan **Interest Rate Code**	Code indicating whether interest rate is adjustable, floating, or fixed.
92*	Institution Loan **Interest Rate Index** Code	The specific underlying market index used to calculate the interest rate of an adjustable or floating rate note/credit facility. (e.g. LIBOR, Wall Street Prime, Cost of Funds Index, One Year Treasury Bill, etc.)
93	Institution Loan **Internal or External Index** Code	Code indicating whether the rate index is internal or external.
94*	Institution Loan **Interest Rate Ceiling Percent**	Highest allowable interest rate for this adjustable or floating rate loan.
95	Institution Loan **Interest Rate Floor Percent**	Lowest allowable interest rate for this adjustable or floating rate loan.
96	Institution Loan **Margin**	The number of basis points applied to a base rate for the calculation of the interest rate on adjustable rate mortgage loans.
97	Institution Loan **Rounding** Convention	The rounding convention utilized in adjustable rate mortgage loans, i.e., none, up, down, nearest.
98	Institution Loan **Interest Increment**	The incremental rate adjustment on adjustable rate mortgage loans, i.e., 1/8, 1/4, 1/5, ½.

Element		Description
99*	**Participation Code**	Identifies a participation as either sold or purchased.
100	**Participation Current Balance**	Current balance of the participation owned by the bank.
101*	**Participation Institution Code**	Indicates the institution who is participating in the credit.
102*	**Participation Sold Original Amount**	The original amount of the loan participation sold.
103	Institution Loan **Vendor's Single Interest Insurance** Flag	Indicates whether vendor's single interest insurance covers this loan or lease.
104	Institution **Mortgage Servicing Transfer Disclosure** Flag	Indicates whether the institution provided disclosures pertaining to the assignment, sale, or transfer of loan servicing.
105	Institution **Private Mortgage Insurance** Flag	Indicates whether the loan is covered by private mortgage insurance.
106	Institution **Optional RESPA Disclosure** Flag	Indicates whether the institution gave RESPA disclosures on loans secured by property of more than 25 acres.
107	Institution **Settlement Service Provider Consideration** Flag	Indicates whether the institution has given or accepted any fee, payment, advance, loan, service, discount, rebate, or other consideration to or from any settlement provider in connection with the mortgage loan.
108	Institution **Controlled Business Arrangement** Code	Identifies the business with whom the institution is involved in a controlled business arrangement as identified in the RESPA.

Element		Description
109	Institution **Purchased Money Seller Business Arrangement** Flag	Indicates the credit is a purchased money loan from a seller who regularly refers business to the institution or has a business arrangement with the institution.
110	Institution **Third Party Collection Services** Flag	Identifies loans where the bank performs collection services for debts owed to third parties.
111	Institution **Loan State Owned Improved Property** Flag	Indicates the improved real estate or mobile home is state owned.
112	Institution **Application Secondary Review** Flag	Indicates whether the application was reviewed in a secondary review system.

DEPOSITS

Element		Description
1	Customer **Deposit Account Type** Code	Code indicating the type of deposit account. Possible types are Demand, Savings, Negotiable Order of Withdrawal (NOW), Money Market Deposit Account (MMDA), and Time Deposits.
2	Account **Retirement Account** Flag	Flag indicating whether the deposit funds a tax deferred retirement account such as Individual Retirement Account, Keogh Account, 401-K Plan, etc.
3	**Account Repurchase** Flag	Code that indicates whether the account is a repurchase account.
4	**Account Sweep** Flag	Indicates the deposit account is used as a sweep account.
5	Account **Business Deposit** Flag	Identifies deposit account as a business account.

	Element	Description
6	Account **Non-Professional Depositor** Flag	Indicates whether the depositor is a natural person holding the account for personal, family, or household purposes (i.e., non-professional purposes).
7	Account **State County Municipality** Flag	Code that indicates whether the account is owned by a state, county, or municipal entity.
8	Account **Deposit Ineligible Holder** Flag	Indicates whether the interest bearing account might be owned by an ineligible entity.
9	Account **Current Balance Amount**	Current balance of the account.
10	Account **General Ledger Code**	Account number into which deposits are aggregated for reporting. Provide all data elements necessary to balance individual account records to the balance sheet.
11	Account **Origination Date**	Date the account was opened.
12	Account **Deposit Status Code**	Code defining the account status (open/active, closed, dormant, etc.).
13	Account **Deposit Initial Term Month Count**	The number or months in the initial deposit term.
14	Account **Deposit Interest Calculation Method** Code	The method used to calculate interest on deposit balances; either ledger or collected balance. (Daily Balance/Average Daily Balance)
15	Account **Deposit Interest Rate** Code	A code indicating the type of interest rate on a deposit account. Types of interest rates are stepped, tiered, and variable.
16	Account **Deposit Renews Automatically** Flag	Indicates whether the savings deposit renews automatically.

Element		Description
17	Account **Time Deposit Maturity Date**	The date the time deposit matures.
18	Account **Time Deposit Matured** Flag	Indicates the time deposit has matured.
19	Account **Electronic Funds Transfer Flag**	Indicates that electronic fund transfer services were performed in connection with the account.
20	Account **Interest Earned Year-to-Date Amount**	Interest earned year-to-date on the account.
21	Account **Deposit Interest Flag**	Indicates that interest has been earned or paid on the deposit.
22	Institution **Automated Teller Machine Identifier**	Identifier for Automated Teller Machines.
23	Institution **Automated Teller Machine Street** Line **1** Address	The first line street address of the institution's Automated Teller Machine.
24	Institution **Automated Teller Machine Street** Line **2** Address	The second line address of the institution's Automated Teller Machine.
25	Institution **Automated Teller Machine City** Name	The city name of the location of the Automated Teller Machine.
26	Institution **Automated Teller** Postal **State** Code	The United States Postal abbreviated state code of the Automated Teller Machine.

	Element	Description
27	Institution **Automated Teller Zip 5** Code	The five character postal zip code where Automated Teller Machine is located.
28	Institution **Automated Teller Zip Plus Four** Code	The four character postal zip code suffix where the Automated Teller Machine is located.
29	Deposit **Funds Availability Day Count**	The number of days between the date funds are deposited and the date funds are available.
30	Account **Excessive Interest Bearing Activity** Flag	Indicates whether there is excessive activity in the interest bearing account.
31	Institution **Deposit Merchandise Premium** Code	Identifies the types of merchandise that the institution offers as a bonus or premium for certain deposits.

APPENDIX B

COMPLIANCE DATA REQUEST
TECHNICAL INSTRUCTIONS

OVERVIEW

This Compliance Data Request contains a description of the electronic data we are requesting that you submit to us, as well as acceptable formats for the data. Although you may not be able to provide all of the data requested, the more information you do provide will enable us to examine your institution in a more efficient manner. If you have any questions, please feel free to contact [name].

AGENCY CONTACTS

[name]   [phone number]

Please ship the requested data and all supplementary documentation via overnight delivery to:

Attention: [Name] [title]
Agency
[address]

STANDARD COMPLIANCE DATA PREFERENCES

1. **Download all of the data listed in this Compliance Data Request to a 3 ½"diskette(s) in a ASCII fixed text file or a ASCII comma delimited text file.** If you cannot provide the data in either of these two formats, we can accept the data in the following formats:

Type	Versions
EBCDIC	
Paradox	Version 4 and below
Excel	Version 4 and below
dBASE	Version 4 and below
FoxPro	Version 2.6 and below
ACCESS	Version 2.5 only

2. **Ensure that electronic files downloaded consist of all loans, lines of credit, letters of credit, credit cards, overdraft revolving lines of credit, and both participations purchased and sold.** All information for each loan should be contained within one record. Additionally, if your bank tracks information on loan denials, withdrawals, incomplete, and approved applications, please submit this information as an electronic file.

3. **Provide all [insert appropriate years] and year to date HMDA Loan Application Register data as electronic files in ASCII format.** (**Use the FFIEC HMDA Data Collection Software export option "export for other purposes"**__NOT__ the one labeled "export to regulatory agencies".)

4. **Provide the data listed on the attached Deposit Information Request as an electronic file for all open deposit accounts.**

5. **Include all records of the same type in one file.** However, separate files are acceptable in those cases where the data is too large for one diskette or where there are different accounting systems for different types of data. (i.e. commercial loans, real estate loans). If additional fields are provided in a separate file (and require horizontal merging into existing records), please include a "key" field(s), so that the data can be accurately merged and define which key field you selected. A key field should not contain any blank fields, and the information in it should be unique to each record (i.e. Social Security Number or Taxpayer Identification Number).

6. **Include a Customer Information File (CIF) for any pertinent data that is not included in deposit and loan files.** Please include a key field so that the data can be accurately merged, and define which key field you selected.

7. **Format all fields containing decimal points and date fields in the following manner:**

   Decimal Points: Should actually be included in data provided (not implied) (i.e. $12,000.25 should be provided as 12000.25; interest rate of 8.75% should be provided as .0875)

   Dates: MM/DD/YYYY (i.e. March 8, 1996 should be provided as 03/08/1996)

8. **Do __not__ include packed or zoned decimals.**

9. **You do not have to include data in fields that is not maintained electronically.**

SUPPLEMENTARY INFORMATION

Please provide the following information with the data files:

1. File/record layouts listing field names, starting points, data type, number of decimals, and record length.

2. Hard copy of the general ledger (daily statement) as of the same date as the download.

3. Hard copy of reports used in balancing data files to the general ledger as of the same date as the download. Please verify that all fields needed for balancing the data files to hard copy balancing reports are included in the data files (loan type codes, participation codes, GL codes, branch codes, class codes, etc.)

4. Tables of all codes provided with definitions, valid values, and descriptions.