FIELD OF MEMBERSHIP INTERNET APPLICATION (FOMIA)
User Instructions (updated 6/16/2003)

These user instructions periodically change due to system enhancements. To obtain the most recent version of the user instructions:

➢ Open your Internet Browser and go to the NCUA webpage (www.ncua.gov);
➢ select Credit Union Data or Reference Information;
➢ select "Field of Membership Internet Application;"
➢ click on "Go Directly to FOMIA," and
➢ click on the "Instructions" button.

The FOMIA cannot be used for any group that exceeds 2,999 primary potential members. In these cases, NCUA's Form 4015 must be submitted to your regional office along with the required documentation. Form 4015 can be found in NCUA's Chartering and FOM Manual, located on the Reference Information page of NCUA's website at www.ncua.gov.

The following documentation requirements must be adhered to when adding select groups using the FOMIA:

- The federal credit union must obtain a letter or equivalent documentation from the group requesting service indicating the:

  ➢ select group wants to be added to the credit union's FOM;

  ➢ number of primary potential members; and

  ➢ select group's proximity to the credit union's nearest service facility.

- The credit union must obtain a copy of the most recent bylaws or other equivalent documentation for associational groups.

- The federal credit union must permanently retain the documentation from the select group requesting service and the Confirmation Certificate generated at the time of the Internet application. The aforementioned documentation may be requested by NCUA at any time. Failure to provide this documentation when requested may result in removal of the select group(s) from the credit union's FOM and/or loss of Internet expansion privileges.

Please note, an expansion request should be submitted by one method only (i.e., fax, regular mail, or Internet). In addition, you may only submit each select group

once via the FOMIA. **Do not resubmit the select group via the FOMIA if your request is not approved on the first submission (i.e., Confirmed as Pending)**.

You cannot use this form to:

- add a select group to a single common bond credit union;

- convert from a single common bond credit union to a multiple common bond credit union;

- add select groups with a primary potential membership over 2,999;

- expand or convert to a community charter; or

- add an underserved area.

If a select group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. NCUA will not send the FCU a letter confirming the approval of a select group approved electronically unless the amendment is changed from the original confirmation certificate generated at the time of the Internet application (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, regional office review is necessary. Possible reasons for Pending are:

- Review of a group's proximity to the FCU's nearest service facility;
- Review of a group's bylaws or equivalent documentation;
- Review of the FCU's administrative capacity for FOM expansion;
- Review of the FCU's net worth; or
- Quality control – ***NCUA will periodically review requests submitted even though the expansion meets all of the standards for approval. This is part of NCUA's quality control process. If you are contacted by your regional office, you should be prepared to submit, via fax or regular mail, a copy of the documentation associated with the request.***

NCUA will review all Pending groups and send the FCU a letter indicating the action taken for each group requested via the FOMIA, and a copy of Section 5 of the FCU's charter, if requested.

SYSTEM REQUIREMENTS

In order to use NCUA's FOMIA your operating system should be Windows 98 or higher. In addition, your browser should be Internet Explorer version 6.0 or higher, which may be downloaded from the FOMIA web page.

STEP 1 – ACCESSING FOMIA

To access the system, you need a charter number and PIN. Your PIN is provided in the cover letter to these instructions. Current users of the FOMIA must use the **new** PIN provided in this letter. Due to system enhancements, PINs issued prior to the date of this letter expired on May 1, 2003. Contact your regional office if you are unable to locate your **new** PIN.

To access the application:

- Open your Internet Browser;
- Go to the NCUA webpage (www.ncua.gov) and select Credit Union Data or Reference Information, then select "Field of Membership Internet Application;" then
- Select "Go directly to the FOMIA."

STEP 2 - USING THE SYSTEM

LOGGING ON AND USING THE INTERNET APPLICATION FORM

FOM Login Screen

Enter your credit union's charter number and PIN. PIN's are case sensitive; enter the PIN exactly as provided. Click on Continue. If the credit union is not a multiple common bond you will receive an error message stating that your charter type designation is not permitted to expand using this form. If you believe the charter designation is incorrect, or you need further assistance, please contact your regional office.

If you do not know your credit union's charter number, click on the Click here if you don't know your charter number link to obtain it. Follow the instructions that appear on the screen. Click on the Back arrow on your browser to return to the previous screen.

If you do not know the PIN, click on the Get PIN button to submit a PIN request directly to the Division of Insurance's mailbox. You must provide the requester's name, title, and phone number. The regional office will contact you with your PIN number.

Once you successfully login to the system, the first application screen allows you to look at prior groups added (History) or add a new group. You have a choice of adding either an occupational or associational group. If you are adding

both occupational and associational groups during the same session, all groups of the same type must be added prior to adding groups of a different type. For example, if you are adding two occupational groups and two associational groups, the two occupational groups must be added prior to changing forms to add the two associational groups (or vice versa). **Be sure you are in the correct form for the type of group you are adding.**

If you select associational you will be asked about the client-customer relationship. If the group has a client-customer relationship you will need to submit the group to your regional office for review and a link will appear directing you to NCUA Form 4015 EZ.

Although considered an occupational group, adding contract employees generally requires a higher level of review and, therefore, the expansion request for contract employees must be submitted to your regional office along with the required documentation.

If you choose occupational, or if your associational group does not have a client-customer relationship, click [Continue] to proceed to the appropriate online form.

FOM Internet Application

NOTE: The use of special characters (i.e., #, $, %, &, *, \) may result in the Internet application being rejected by the system. However, periods, commas, and apostrophes may be used. *Please note, the instructions below start with number three to be consistent with the number on the Internet application form where you begin entering data.*

Occupational Field of Membership Form

The user's charter number, name, address, and Email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

3) Enter/modify the credit union board authorized representative's name.

4) Enter/modify the representative's title.

5) Enter/modify the representative's telephone number. Do not include extension numbers.

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the address information for the select group:

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street address (physical office location only, no post office boxes)
city
state abbreviation
zip code

8) Enter the following information for the authorized person at group:

name
title
telephone number

9) Select the FOM clause that best fits the select group. You may select only one clause. If a more specific clause is needed, an NCUA Form 4015 EZ and all supporting documentation should be sent to the regional office.

Note: For a definition of each clause click on "Help on Occupational Field of Membership Wording."

10) Enter the number of primary potential members. This amount cannot exceed 2,999 or you will receive an error message informing you that you must enter a value between 1 and 2,999. Do not include immediate family or household members, or the corporate account (if applicable).

11-a) Enter Yes or No if your credit union's charter includes the standard clause for "corporate or other legal entities in this charter." If you enter yes, proceed to question 12. If you check no, proceed to question 11-b.

Note: If you are adding multiple occupational groups the **first** time you are using the new FOMIA, answer NO to question 11-a for all occupational groups being added. After you receive your first confirmation certificate for the occupational groups and are continuing your first session to add associational groups, if you answered YES to 11-b on the occupational forms (confirmation certificate will show "clause"), you may now answer YES to 11-a for all associational groups being added.

11-b) Enter Yes or No if you want to add the standard clause. If yes, the standard clause will be added to your field of membership and proceed to question 12. If no, proceed to question 11-c.

Note: If you are adding multiple occupational groups the **first** time you are using the new FOMIA, if you answer YES to 11-b, you need to answer YES to 11-b for all occupational groups being added. After you receive your first confirmation certificate for the occupational groups and are continuing your first session to add associational groups, if you answered YES to 11-b on the occupational forms (confirmation certificate will show "clause"), you may now answer YES to 11-a for all associational groups being added.

11-c) Enter Yes or No if you want to add the individual corporate account to be added to your field of membership.

12) Enter the distance (in miles) of the select group from the credit union's nearest service facility. If the distance from the select group to the credit union's nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the credit union's service facility nearest to the select group being added. If this address is the same as the address shown at the top of the form, you may type in 'same as above' or leave it blank.

14) Click [Next Occupational Group] if adding another select occupational group. Click [Previous Group] if you wish to view the select groups previously added. Click [Cancel this Group] if you wish to delete this select group from the Internet application.

If you are finished adding occupational groups, proceed to question 15.

If you wish to print the application for each group, you must print prior to clicking Next Occupational Group (if you are adding multiple occupational groups) or Continue (if you are adding one group). Please note, if you modify the group you must reprint the application.

15) You must click on the [☑ Click to acknowledge] box to acknowledge that you have read and understand your obligation when using the Internet application.

16) You may request a hardcopy of your credit union's FOM by clicking [⊙ Yes]. If you want a hardcopy of your FOM, you have the option of receiving it via e-mail or regular mail. Please select the desired method of delivery. If you wish to receive your FOM via e-mail, you must provide an e-mail address. If you do not require a hardcopy of your FOM at this time, you may contact the regional office should you require a hardcopy in the future.

17) Click [Continue] to submit the occupational group application to NCUA.

FOM Confirmation

You must permanently retain the Confirmation Certificate and all other documentation pertaining to the select group(s) being added via the FOMIA form.

This documentation may be requested by NCUA at any time. Failure to provide this documentation when requested may result in the removal of the select group(s) from the credit union's FOM and/or loss of FOMIA privileges.

You may modify and/or edit select occupational groups added from this screen. Click on the [Modify/Delete] button to go to the Group Information screen to review the data. Make any necessary changes, then click the [Submit Changes] button. If you modify the select group, you must retain the latest version of the Confirmation Certificate.

If you do not receive a confirmation number, the system has not accepted your FOM expansion request. Please resubmit your request using the procedures outlined in these instructions.

The Confirmation Certificate will indicate the Action Taken for each group added. If the group is confirmed electronically as Approved, the FCU may begin serving the group once the FCU's board of directors adopts the FOM amendment. For this purpose, the credit union's board may use the Board Resolution document posted on the NCUA FOMIA website. After NCUA review, we will not send a letter to the FCU confirming the approval of a select group approved electronically **unless** the FOM amendment is changed from the original confirmation certificate generated at the time of Internet approval (i.e., NCUA determines the FOM wording originally selected by the FCU is incorrect).

If a group is confirmed electronically as Pending, regional office review is necessary. The FCU may not begin serving the group until it receives a letter from the regional office indicating the group is approved. Possible reasons for Pending are discussed on page 3.

If you are finished with this session click on "Done." If you are not finished with this session and want to add associational groups, click on "Add Another Type of Group."

If you receive an error message, please contact NCUA's Office of the Chief Information Officer's (OCIO) Customer Service Desk at 800-827-3255.

Associational Field of Membership Form

The user's charter number, name, address, and Email will automatically be populated and cannot be altered (this information was derived from the most recent 5300 call report).

3) Enter/modify the credit union board authorized representative's name.

4) Enter/modify the representative's title.

5) Enter/modify the representative's telephone number. Do not include extension numbers.

6) Enter the select group's name. This field is limited to 75 characters.

7) Enter the address information for the select group:

   street address (physical office location only, no post office boxes)
   city
   state abbreviation
   zip code

8) Enter the following information for the authorized person at group:

   name
   title
   telephone number

9-a) Select the type of association from the drop down menu:

- Labor Union
- Faith Based
- Student
- Fraternal
- Homeowners
- Trade
- Educational
- Chamber of Commerce
- Other

Note: For assistance on determining the type of association click on "Association Help."

Credit unions selecting Labor Union, Faith Based, and Student as the type of association proceed to 9-c. All other types of associations, proceed to 9-b.

9-b) Review the group's bylaws or other equivalent documentation and answer questions 1-7. If the bylaws or other equivalent documentation do not address a specific question, you may obtain the information directly from the group, or from other sources such as the Internet, group newsletters, etc.

9-c) Enter the effective date of the associations bylaws or other equivalent documentation using the following format: mm/dd/yyyy. If the effective date of the bylaws or other equivalent documentation is not known, check the "unknown" box. If this box is checked, the system will automatically use the current date.

9-d) Select the FOM clause that best fits the select group. You may select only one clause. For faith based groups including an affiliated school you will be prompted for the name of the school (clauses 7 and 8). If a more specific clause is needed, an NCUA Form 4015 EZ and all supporting documentation should be sent to the regional office.

Note: For a definition of each clause click on "Help on Associational Field of Membership Wording."

10) Enter the number of primary potential members. This amount cannot exceed 2,999 or you will receive an error message informing you that you must enter a value between 1 and 2,999. Do not include immediate family or household members, or the corporate account (if applicable).

11-a) Enter Yes or No if your credit union's charter includes the standard clause for "corporate or other legal entities in this charter." If you enter yes, proceed to question 12. If you check no, proceed to question 11-b.

Note: If you are adding multiple associational groups the **first** time you are using the new FOMIA, answer NO to question 11-a for all associational groups being added. After you receive your first confirmation certificate for the associational groups and are continuing your first session to add occupational groups, if you answered YES to 11-b on the associational forms (confirmation certificate will show "clause"), you may now answer YES to 11-a for all occupational groups being added.

11-b) Enter Yes or No if you want to add the standard clause. If yes, the standard clause will be added to your field of membership and proceed to question 12. If no, proceed to question 11-c.

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12) Enter the distance (in miles) of the select group from the credit union's nearest service facility. If the distance from the select group to the credit union's nearest service facility is less than 1 mile, or located in the same building, enter 1.

13) Enter the physical office location of the credit union's service facility nearest to the select group being added. If this address is the same as the address shown at the top of the form, you may type in 'same as above' or leave it blank.

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17) Click [Continue] to submit the associational group application to NCUA.

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If you are finished with this session click on "Done." If you are not finished with this session and want to add occupational groups, click on "Add Another Type of Group."

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