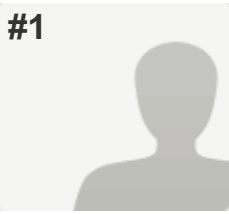


#1

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:31:09 AM**Last Modified:** Thursday, March 24, 2016 11:33:39 AM**Time Spent:** 00:02:29**IP Address:** 12.232.8.67

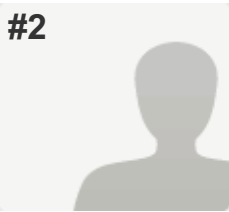
PAGE 1

Q1: Credit Union Chapter	Flint
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#2



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 11:31:31 AM
Last Modified: Thursday, March 24, 2016 11:34:04 AM
Time Spent: 00:02:33
IP Address: 104.129.196.110

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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$1B or greater
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Regular meetings with our internal audit team
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#3

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:30:40 AM**Last Modified:** Thursday, March 24, 2016 11:34:38 AM**Time Spent:** 00:03:57**IP Address:** 207.118.193.62

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Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments FINANCIAL STANDARDS GROUP
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No

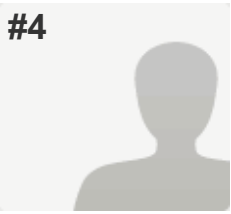
Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No, If Yes, how often? BI MONTHLY AND ANNUALLY
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. YES, MANAGEMENT HANDLES COLLECTIONS AND ALL OF THIS.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No, If Yes, please provide any additional comments. NO ROTATION, IT'S BETWEEN OUR BOD'S, MYSELF, THE CEO, AND MY ACCOUNTING MANAGER.

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply) Access is blocked while on vacation

#4

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:32:45 AM**Last Modified:** Thursday, March 24, 2016 11:37:13 AM**Time Spent:** 00:04:27**IP Address:** 63.143.28.43

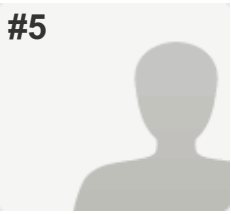
PAGE 1

Q1: Credit Union Chapter	So Mi'
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They rarely meet
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? quarterly by management
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#5

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:37:20 AM**Last Modified:** Thursday, March 24, 2016 11:40:55 AM**Time Spent:** 00:03:34**IP Address:** 97.87.244.26

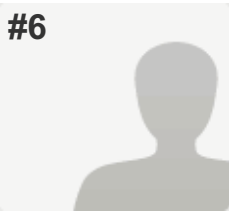
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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access is blocked while on vacation

#6

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 11:33:19 AM

Last Modified: Thursday, March 24, 2016 11:41:13 AM

Time Spent: 00:07:54

IP Address: 24.231.208.74

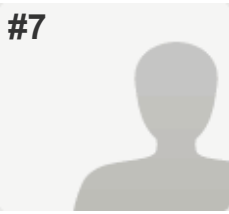
PAGE 1

Q1: Credit Union Chapter	Blue Ox
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments At least once a year from our external auditor and once every three years from our bond insurer.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Supervisory committee performs quarterly surprise cash counts and selects our external auditors.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Please provide any additional comments addressing remote access for staff and management. Management and staff do not have the ability to remote access.

#7

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:36:10 AM**Last Modified:** Thursday, March 24, 2016 11:41:17 AM**Time Spent:** 00:05:06**IP Address:** 71.13.102.122

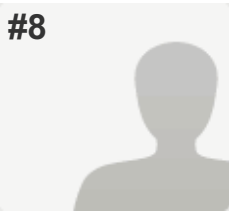
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Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
count cash monthly. They do one lengthy review once a year. Outside audit firm complete one audit in April and supervisory audit in October	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Please provide any additional comments addressing remote access for staff and management. do not allow remote access

#8

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:34:12 AM**Last Modified:** Thursday, March 24, 2016 11:41:43 AM**Time Spent:** 00:07:31**IP Address:** 96.88.133.137

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
They do a task every month that could involve surprise cash counts, reconciliation review, new loan verification, investments verification and other internal control type audits	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. As much as possible in a small institution
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Once annually auditors and a number of times during the year by Supervisory Committee
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Small environment need to wear many hats
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. As much as possible in a small environment

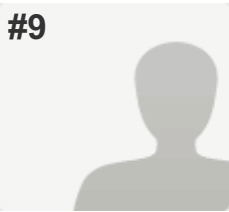
Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access is blocked while on vacation ,

Activity is monitored

#9



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 11:36:45 AM
Last Modified: Thursday, March 24, 2016 11:45:16 AM
Time Spent: 00:08:31
IP Address: 65.23.95.35

PAGE 1

Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$1B or greater
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments We have multiple outside firms come in throughout the year. We hire some and CUMIS will also come in at no cost if you use them for your insurance.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They meet with our Internal Audit team quarterly and review all of the audits completed since the last meeting. I currently have four and one has several years with the CU, one is a finance expert and the other two are also business people.
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	This would be our Supervisory Committee. We do have an Internal Audit team as well.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Internal audit goes to the branch once a year, but all branch managers have to do surprise audit cash audits on two drawers per month and audit the cash machines once a month.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control? Yes

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Only a couple of senior managers have access remotely and can only view shared folders and NOT the data processing system.

#10

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 11:42:10 AM

Last Modified: Thursday, March 24, 2016 11:47:20 AM

Time Spent: 00:05:10

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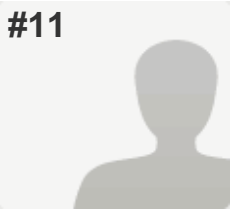
PAGE 1

Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	The committee consists of 3 board members. They balance teller drawers, verify bank reconciliations, review supervisory reports, review closed and dormant accounts.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. With our staff size, we segregate as many duties as possible.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#11

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 11:44:12 AM

Last Modified: Thursday, March 24, 2016 11:49:17 AM

Time Spent: 00:05:05

IP Address: 66.51.159.242

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly by our Risk Management Dept and weekly by branch managers for tellers and devices.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. MLCU purchases investments through McQueen Financial and investments are housed through Pershing

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

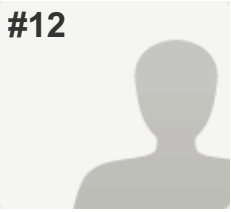
Access to data processing system ,

Access is blocked while on vacation ,

Please provide any additional comments addressing remote access for staff and management.

Leadership teams are removed from access to critical data processing and other critical software during their vacation

#12

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:44:25 AM**Last Modified:** Thursday, March 24, 2016 11:49:57 AM**Time Spent:** 00:05:32**IP Address:** 96.91.69.133

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Q1: Credit Union Chapter	Downriver
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Monthly our committee does surprise drawer audits and audits all closed accounts.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Since we have limited staff the cross trainign is very limited just enough to cover for vacations
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No, Please provide comments. Some transactions such as wires and loans are reviewed by other staff

Credit Union Internal Controls

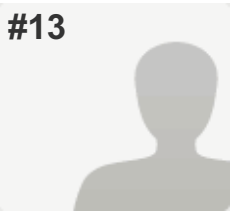
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly or at least quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No, If Yes, please provide any additional comments. We do have an outside investment manager

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
do not allow

#13



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 11:38:28 AM
Last Modified: Thursday, March 24, 2016 11:50:07 AM
Time Spent: 00:11:38
IP Address: 65.31.65.226

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Our Supervisory reviews our Corporate reconcilements and VISA statements.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. As a small CU, we try very hard to rotate duties and have more than one person involved. We also discuss at our weekly staff meetings how important internal control is throughout the credit union.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No, Please provide comments. When you are small, it is tough to accomplish separating those duties. We do separate, loan approval and posting.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

If Yes, please provide any additional comments. CEO approved the purchase of investments, accountant wires and records the investment purchase and EVP/COO approves the wire. All transactions are purchased through an approved investment broker. They are instructed to email the wire instructions and CD purchase information to the CEO, the Accountant and the EVP/COO.

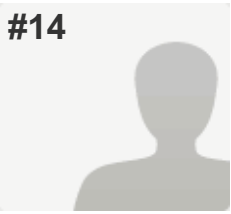
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management. The CEO and EVP/COO have the capability to access their emails from home also.

#14



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 11:34:55 AM
Last Modified: Thursday, March 24, 2016 11:50:19 AM
Time Spent: 00:15:24
IP Address: 66.188.42.2

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Q1: Credit Union Chapter	Blue Ox
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Annual Independant Audit -- Engaged in 2015 CUNA Mutual for a "Risk Audit" & we have a very active Supervisory Committee
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	1.) Monthly Cash Audits - both locations Random review of loans and share accounts - mthly. Review of GL's -payables - monthly Review of Corporate Visa Card accounts - monthly Follow-up with Audits & Exam exceptions and requests.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	n/a
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.

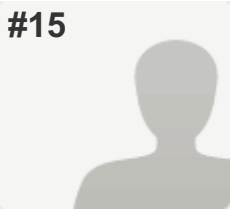
Credit Union Internal Controls

Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Based on size & number of employees - to the best of our ability.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. We have checks & balances. -- Especially in investment area. Loans - all loans are QC'd by someone other than a loan officer, as well as QC of new accounts. - Investments - CEO purchases, Admin. Asst. or other, wires funds, Booking maintains investment folders & does the monthly investment report for Board, reconciled with our Third party Investment accounting entity - FinSer.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? At least monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes

Credit Union Internal Controls

Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. But that is changing this month. -- Right now one of our loan officers does collections & is a loan officer. -- The Collector will not be a loan officer or will they have maintenance authority.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. Reviewed above. -- (3) diff. people touch investments & we have a independent reconcile our Investment portfolio and another party SRS booking thru CuAnswers reconcile to them.
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Please provide any additional comments addressing remote access for staff and management. Only c.u. emails thru iphone.

#15

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 11:46:42 AM

Last Modified: Thursday, March 24, 2016 11:53:53 AM

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IP Address: 70.194.12.49

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Q1: Credit Union Chapter	Blue Ox
Q2: Asset Size	\$100 to \$500M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Fairly comprehensive branch audits; detail oriented insider risk reviews with internal auditor; varied levels of professional experience
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

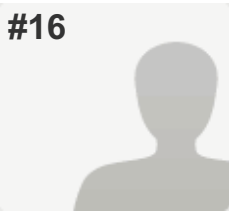
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? No less than monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Yes, but those who are able are few in number and their duties are fully segregated to prevent fraud or misuse
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. Fully segregated duties

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
Only IT employees have remote access, duties are segregated.

#16



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 11:42:15 AM
Last Modified: Thursday, March 24, 2016 11:55:30 AM
Time Spent: 00:13:14
IP Address: 12.192.182.194

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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Annual 3rd party review, monthly Supervisory Committee review
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Monthly-Teller cash surprise audit, dormant accts, staff/board personal acct review, New loan/closed loan review, delinquent acct review, Corporate credit card review, new share/closed share review, status of any open audit findings.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Separation of duties for opening/posting/closing transactions. Separation of duties for loan app, underwriting and disbursing. Separation of duties for authorizing, purchasing and accounting for investments. Separation of duties in the payroll process. Dual controls for vault cash, wiring money, approving expenses and disbursing check payments.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly-rotated branches.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes

Credit Union Internal Controls

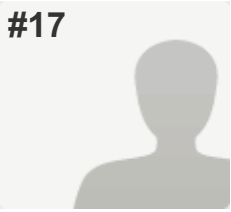
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee. Yes

Q27: Does credit union collection staff have loan approval authority or file maintenance authority? No

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control? Yes

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply) Please provide any additional comments addressing remote access for staff and management.
No remote access other than email

#17

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:53:24 AM**Last Modified:** Thursday, March 24, 2016 12:05:15 PM**Time Spent:** 00:11:51**IP Address:** 75.144.89.133

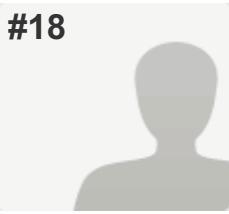
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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Monthly, quarterly, and annually. The committee consists of the CEO, Ops Mgr, and Directors from the Board with varying years of experience.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. As best with can.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#18

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:53:47 AM**Last Modified:** Thursday, March 24, 2016 12:06:29 PM**Time Spent:** 00:12:41**IP Address:** 50.33.148.142

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Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Regular annual audit
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
Although they do training, experience level is low. They are active in performing cash counts annually. I also review bank accounts and Corporate Visa's with them once a year.	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Rotation is done only when needed such as vacations,etc.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Our collector is also a backup teller so she does some file maintenance. The manager reviews file maintenance reports every day. Supervisory Committee reviews the managers file maintenance activity.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

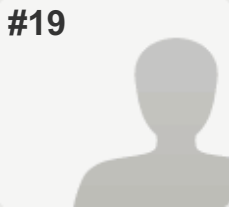
Yes,

If Yes, please provide any additional comments.
The manager is the only person who purchases investments but the accountant is the only person who posts investment transactions.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
We do not have remote access.

#19

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:04:48 PM**Last Modified:** Thursday, March 24, 2016 12:08:58 PM**Time Spent:** 00:04:09**IP Address:** 173.167.0.77

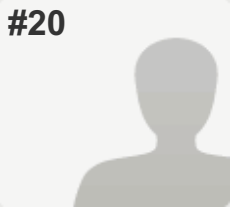
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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. Investments are approved by CEO however transfer of funds must be completed by a second person.
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Activity is monitored

#20

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 11:30:25 AM**Last Modified:** Thursday, March 24, 2016 12:11:26 PM**Time Spent:** 00:41:01**IP Address:** 97.86.74.234

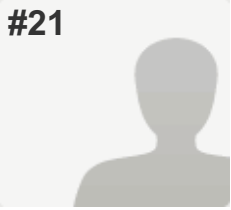
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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They review all cash, loans, employee accounts, on a monthly basis.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. Someone will punch the GL and someone will do the purchase.
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#21

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:10:37 PM**Last Modified:** Thursday, March 24, 2016 12:15:10 PM**Time Spent:** 00:04:32**IP Address:** 97.86.71.123

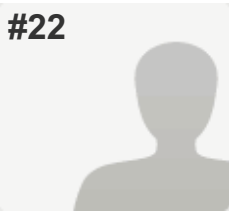
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Q1: Credit Union Chapter	Blue Ox
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Cash Counts, Loan Audits, BSA Audits
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	<i>Respondent skipped this question</i>
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? twice a year or randomly by management
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	No
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access is blocked while on vacation

#22

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:12:31 PM**Last Modified:** Thursday, March 24, 2016 12:15:26 PM**Time Spent:** 00:02:54**IP Address:** 199.189.180.205

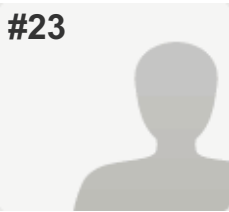
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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$100 to \$500M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Approve internal audit/auditor function
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	No
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	<i>Respondent skipped this question</i>

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	<i>Respondent skipped this question</i>
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#23



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 12:06:49 PM
Last Modified: Thursday, March 24, 2016 12:16:05 PM
Time Spent: 00:09:16
IP Address: 23.123.121.57

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Q1: Credit Union Chapter	Metro West
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Scope provided within regular audit. Nothing beyond that.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Surprise cash counts, review of corporate credit card expenses, review of investments, loan file review. One seasoned, one new. Very complex anymore for them to understand the day to day necessary to complete audits.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No, Please provide comments. Cross train as much as possible, but not enough staff to rotate duties.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. As much as possible with the limited number of staff.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? At least quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.

Collection Mgr can approve a loan as part of a loan committee but not independently. File maintenance can be done, but all maintenance such as interest rate, due date, payment amount are reviewed by CEO and EVP

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

No,

If Yes, please provide any additional comments.

Not enough staff to rotate. All investments are held in safekeeping. CEO makes purchases and completes journal entries, posted by someone else.

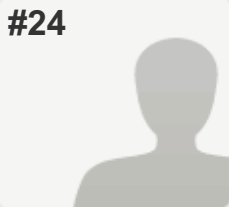
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.

Not currently in use, but the only person with access is the CEO

#24

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 12:03:14 PM

Last Modified: Thursday, March 24, 2016 12:20:03 PM

Time Spent: 00:16:48

IP Address: 69.222.97.131

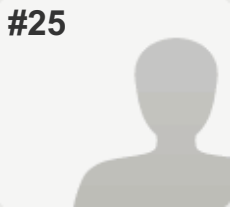
PAGE 1

Q1: Credit Union Chapter	Flint
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#25

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:18:25 PM**Last Modified:** Thursday, March 24, 2016 12:23:41 PM**Time Spent:** 00:05:16**IP Address:** 69.129.231.162

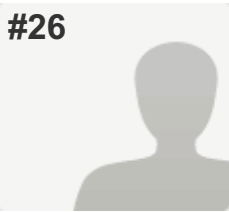
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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. only a staff of two
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Only a staff of two so it's not always possible.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Not much of surprise but semi-annually.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	No
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#26



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 12:35:17 PM
Last Modified: Thursday, March 24, 2016 12:46:04 PM
Time Spent: 00:10:46
IP Address: 107.5.235.228

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Q1: Credit Union Chapter	Metro West
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments We have an annual financial statement audit performed by a 3rd party which includes tests of controls
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Our Supervisory Committee is highly educated and has a strong knowledge of internal controls. Their function is to hire our external auditors and maintain the relationship. They do not perform any testing themselves.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. All departments have cross training to ensure that all responsibilities are covered when other employees are not available.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. We have a loan review process performed by our risk management department to ensure proper controls and that loans are approved within our underwriting policy guidelines. Segregation of duties are in place for all key processes.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly by the Risk Management Department
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

No

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

If Yes, please provide any additional comments.
Purchase transactions are performed by the Accounting Supervisor and approved by the CFO.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Access is blocked while on vacation ,

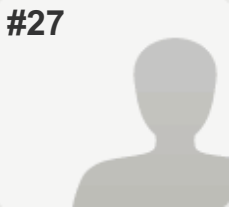
Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Remote access is restricted to management staff.

Access is removed during vacations and activity is monitored by our service bureau.

#27

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:02:54 PM**Last Modified:** Thursday, March 24, 2016 12:47:42 PM**Time Spent:** 00:44:48**IP Address:** 24.213.29.114

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Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$100 to \$500M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
<p>We have an internal audit/compliance department who performs most of the tasks and counts occur jointly with the committee at least once a year. The members of the committee have been involved for several years and have an accounting background. The members of the committee review together a monthly summary of internal audits that are performed.</p>	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly for each office.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. They can co-approve extensions with a loan officer and can post the extension. All date changes are reviewed by the audit/compliance department.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

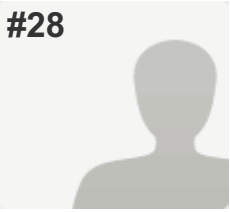
Yes,

If Yes, please provide any additional comments. Our CEO creates the investment, the accounting manager or supervisor will verify and wire funds, another accounting clerk does the balancing, and it is also checked by the audit/compliance department.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Activity is monitored

#28

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:44:17 PM**Last Modified:** Thursday, March 24, 2016 12:48:40 PM**Time Spent:** 00:04:23**IP Address:** 50.76.191.145

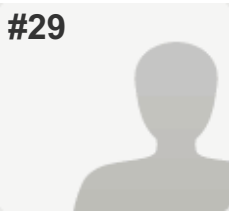
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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. we only have 6 employees
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. one make purchase the other handles the wire and or posting of the investment
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Please provide any additional comments addressing remote access for staff and management. remote access not allowed

#29

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 12:42:11 PM

Last Modified: Thursday, March 24, 2016 12:49:21 PM

Time Spent: 00:07:10

IP Address: 50.197.96.169

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Q1: Credit Union Chapter	So Mi'
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
Monthly tasks performed Teller drawer count monthly review employee accounts Review bills Review CEO expenses much more.....	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Somewhat

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly by the supervisory committee Yearly by auditors
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	No
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. File Maintenance
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Respondent skipped this question

#30

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:48:16 PM**Last Modified:** Thursday, March 24, 2016 12:50:58 PM**Time Spent:** 00:02:42**IP Address:** 199.189.180.153

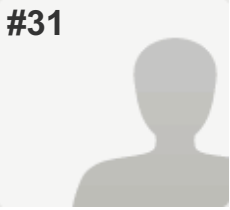
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Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#31

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:50:14 PM**Last Modified:** Thursday, March 24, 2016 12:53:12 PM**Time Spent:** 00:02:58**IP Address:** 184.175.140.61

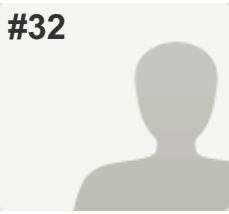
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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#32

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:39:32 PM**Last Modified:** Thursday, March 24, 2016 12:53:23 PM**Time Spent:** 00:13:51**IP Address:** 64.233.225.18

PAGE 1

Q1: Credit Union Chapter	Battle Creek
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Our external auditors do a complete cash count annually as part of our full audit. They also review other internal controls as part of the audit.
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	<p>Yes,</p> <p>Please provide comments.</p> <p>A loan officer cannot approve a loan and fund a loan. If necessity dictates that they had to (due to limited staff), then that loan is automatically selected for audit. Loan files are subject to random internal audits. For mortgage files, the processor that completes the loan file cannot do the post closing audit. A mortgage loan officer does not process their own file. Vault cash and keys are under dual control. Internal audit verifies cash periodically. All teller drawers are audited at least monthly and prior to any extended vacations.</p>
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	<p>Yes,</p> <p>If Yes, how often?</p> <p>I, as internal auditor, verify vault cash at monthly, including a full bill count quarterly. Our external auditors verify cash annually. Teller drawers are audited monthly. ATMs are audited at least annually (cash for ATMs is processed by the tellers and loaded by another set of employees under dual control).</p>
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes

Credit Union Internal Controls

Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.

Yes

Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.

Yes

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.
Collections has the ability to make certain file maintenance changes, but not loan approval authority.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

No,

If Yes, please provide any additional comments.
We do not do investments for members. Our accounting department (2 people) handle the purchase/sale of investments through a third party investment firm.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

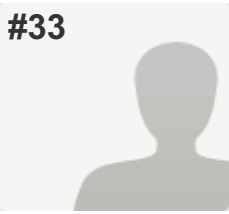
Access is blocked while on vacation ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Remote access must be granted by IT, is available through a VPN tunnel, and is turned off when on vacation.

#33

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:48:38 PM**Last Modified:** Thursday, March 24, 2016 12:58:32 PM**Time Spent:** 00:09:54**IP Address:** 162.17.137.13

PAGE 1

Q1: Credit Union Chapter	So Mi'
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments This is part of our regular audit
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They meet twice monthly and perform many tasks. They do look at internal controls as part of their duties.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We are small so we have issue with this.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? usually bi monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Our collector has the ability to negotiate terms and rates for TDR loans and thus is authorized as a loan officer, but only negotiates the terms they do not ultimately approve and disburse loans.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

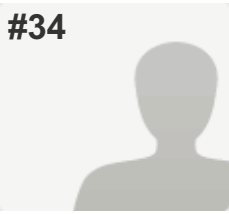
If Yes, please provide any additional comments.
The CEO make the investment decisions, the VP of Lending books the investments, the VP of compliance wires the funds for the investments.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.
Our VP has access to be able to run EOD and fix problems that may occur on the system from remote locations.

#34

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 1:17:27 PM**Last Modified:** Thursday, March 24, 2016 1:20:30 PM**Time Spent:** 00:03:03**IP Address:** 207.243.48.98

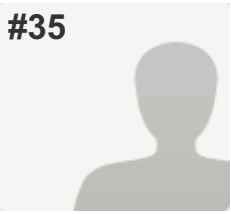
PAGE 1

Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Done quarterly
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? at least quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Access is blocked while on vacation , Activity is monitored

#35



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 1:13:45 PM
Last Modified: Thursday, March 24, 2016 1:22:16 PM
Time Spent: 00:08:30
IP Address: 74.94.231.145

PAGE 1

Q1: Credit Union Chapter	Metro East
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Surprise Cash counts
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We are a small credit union and we do provide cross training, however, rotation of duties occurs when staff is on vacation or call in sick
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Yes for wires, loans etc.

Credit Union Internal Controls

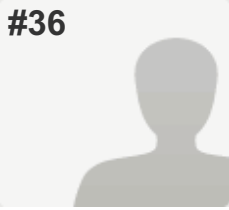
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? 3 to 4 times a year
Q17: Are records of teller overages and shortages maintained by management?	<i>Respondent skipped this question</i>
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Again we are a small credit union with limited staff.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Respondent skipped this question

#36

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 1:19:25 PM

Last Modified: Thursday, March 24, 2016 1:24:45 PM

Time Spent: 00:05:19

IP Address: 173.241.112.132

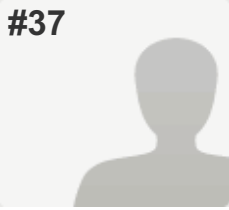
PAGE 1

Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>Monthly, one member is a CPA, review corporate account balancing, loan sampling, policies for compliance, review closed account and call random members for follow up, file maintenance review, cash audits, official family and staff account reviews</p>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. We have several review processes in place
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly by supervisory committee and periodically by management
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#37

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 1:27:22 PM**Last Modified:** Thursday, March 24, 2016 1:38:14 PM**Time Spent:** 00:10:51**IP Address:** 70.91.249.225

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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
Perform quarterly. Review expense accounts; investment accounts, cash audits. Have watched Supervisory Committee videos from NCUA. One Committee member is a CPA	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We cross train, but the rotation of duties is only when a staff person is on vacation

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Loan originator can not load the loan into the data system or cannot disburse the funds. Loan files are reviewed and audited by our compliance staff.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No, If Yes, how often? Conducted by compliance staff
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.

Our collector can approve consumer loans, but cannot load into computer system or disburse. Limited file maintenance authority.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

If Yes, please provide any additional comments.

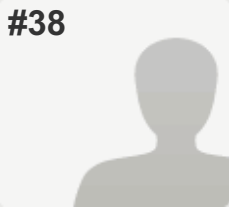
One staff member is responsible for purchase of investment. One staff member books and maintains records of purchase or sale of investment.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.

Remote access not permitted

#38

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 1:32:38 PM**Last Modified:** Thursday, March 24, 2016 1:38:25 PM**Time Spent:** 00:05:47**IP Address:** 199.189.180.178

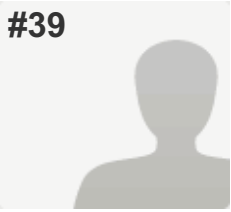
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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Cash counts. 30+ years. Quarterly.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#39

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 1:35:04 PM**Last Modified:** Thursday, March 24, 2016 1:43:15 PM**Time Spent:** 00:08:10**IP Address:** 173.167.236.161

PAGE 1

Q1: Credit Union Chapter	Metro East
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	one per quarter and sometimes more.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. As best as we can. We only have 5 employees. 2 are full time.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? quarterly. Monthly by management
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. CEO and COO does it all
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. CEO and COO

Credit Union Internal Controls

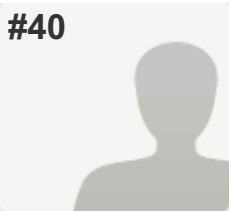
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.

We have it but have never used it yet.

#40

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 2:03:59 PM

Last Modified: Thursday, March 24, 2016 2:23:20 PM

Time Spent: 00:19:21

IP Address: 24.231.194.2

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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No, Please provide comments Auditors do some internal control checks but not in depth
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	New accts-IDs, signatures. Closed accts-ltrs mailed to random mbrs for confirmation. New loans-maintenance, signatures, valid accts. Corporate Cr Card Stmt-view receipts, unusual activity. Surprise cash drawer / vault cash counts. Review money order inventory. Review staff / volunteer accts for unusual activity. Committee mbrs do their tasks once per month. Takes about 1 hour. Some tasks are done quarterly, some monthly. Chairman has been to Supervisory training classes through League or CUNA. Has been on comm 3 yrs. Others on committee 3+ years.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. cross-training - yes. rotation of duties - not really

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No, Please provide comments. Weekly review of account maintenance & supervisor overrides is done by employee who does not do transactions or acct maintenance. Several areas are not properly segregated due to staff size.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Every month on random employees / vaults
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

No,

If Yes, please explain.

Have a PT collector who does not do transactions or loans, but CU manager assists with collections and can create loans or do maintenance.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

No

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

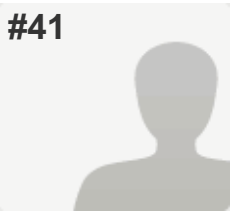
Access to data processing system ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Remote access will be available in next couple months to address additional disaster recovery concerns. Activity will be monitored by Supervisory Committee.

#41



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 2:28:51 PM
Last Modified: Thursday, March 24, 2016 2:32:32 PM
Time Spent: 00:03:41
IP Address: 50.199.45.9

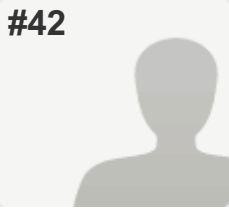
PAGE 1

Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Cuna Mutual risk management audit. once every two years
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	periodic surprise cash counts on teller, vault and ATM. Review CEO and VP level personal account audits monthly.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	No
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#42

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 2:30:17 PM**Last Modified:** Thursday, March 24, 2016 2:33:35 PM**Time Spent:** 00:03:18**IP Address:** 66.188.3.75

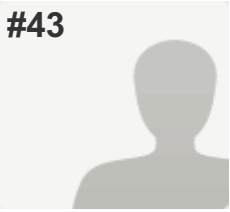
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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	Federal Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
	closed accounts, officials loans, employee account reviews, dormant accounts
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? was few and far between - going to no less than quarterly - prefer monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. File maintenance only in regards to marking loan for charge off/bankruptcy
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access is blocked while on vacation

#43

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 12:37:50 PM**Last Modified:** Thursday, March 24, 2016 2:39:47 PM**Time Spent:** 02:01:56**IP Address:** 65.42.26.190

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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

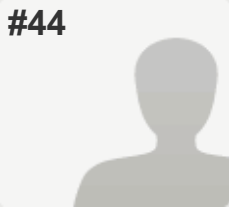
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Periodic cash audit by the board, management and work coordinator. Outside auditor, once a year.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. While we recognize this as a risk, we have to assume the risk due to our small staff size. This function is done under duel control.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. There is not a rotation with these duties but the transactions are handled under dual controls and monitored (reported to) management.

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management. Management and staff do not have system access outside of the office.

#44

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 1:30:21 PM**Last Modified:** Thursday, March 24, 2016 2:57:45 PM**Time Spent:** 01:27:23**IP Address:** 24.213.5.146

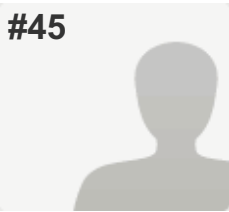
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Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	maintanance, dormant accounts, surprise vault/drawer counts, loan reviews they perform monthly & quarterly reviews -
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Please provide any additional comments addressing remote access for staff and management. Our consultant only has remote access

#45

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 3:03:43 PM**Last Modified:** Thursday, March 24, 2016 3:07:55 PM**Time Spent:** 00:04:11**IP Address:** 75.149.221.25

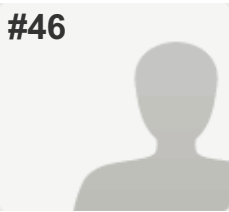
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Q1: Credit Union Chapter	So Mi'
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
our supervisory group does an rotating review of various things on a monthly basis. We have a CPA as Chair and our County Treasurer and our County Undersherrif.	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. we do cross training but do not rotate duties only 5 staff members
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	<i>Respondent skipped this question</i>
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Activity is monitored

#46



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 3:17:08 PM
Last Modified: Thursday, March 24, 2016 3:29:32 PM
Time Spent: 00:12:24
IP Address: 207.241.142.18

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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Financials Standards Group
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Attend Audit and Exam Exit Meetings Place private call to auditor and examiner after exit meeting Attend Exam Review Meeting Review FSG Audit and Management Reply Review BSA & SAFE Act Audit Review Exam and Management Reply Review IT and Compliance Exams and Audits Verification of M1 Credit Committee Minutes Verification of M1 Board Minutes Report to Board Annual Review of M1 CISP & BRCP Report to Board Annual Review of Investments/Policy & Brokers Background Verification of Random New & Closed Accounts and Loans Conduct Annual Verification of Accounts. (October Statement) Annual Review of Bond, Property, Causality, and Liability Insurance Coverage Review Surprise Cash Counts Annual Review of Dormant Account Monitoring Policy & Process Annual Review of Interest Rate Risk Policy adherence Annual Review of Liquidity Risk Policy adherence Annual Validation and Independent Review of IRR Assumptions and Back-testing Annual Review of Employee Account Transaction Audits Annual Review of ACH Audit & Risk Assessment
Q8: Does your credit union have an Audit Committee?	Yes

Credit Union Internal Controls

Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?

Same as Above.

Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Several times a year.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes

Credit Union Internal Controls

Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.

No

Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.

No

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

No

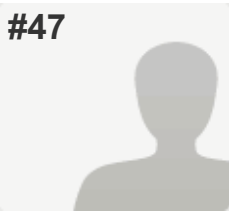
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

No

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system

#47

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 3:27:53 PM**Last Modified:** Thursday, March 24, 2016 3:33:22 PM**Time Spent:** 00:05:29**IP Address:** 96.88.144.17

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments We have internal controls from an outside firm perform financial, ACH, BSA and Information Systems. We also have an Internal Controls department that performs internal audits and reviews on a daily basis.
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Staff are trained to rotate and we have separation of duties that are of risk.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Our internal audit staff performs them on a regular basis but each cash drawer is done quarterly.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No

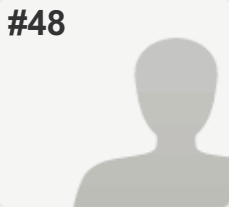
Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control? Yes

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
We only have email remote access. No financial access.

#48

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 3:30:13 PM**Last Modified:** Thursday, March 24, 2016 3:35:16 PM**Time Spent:** 00:05:03**IP Address:** 199.189.180.148

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Q1: Credit Union Chapter	Downriver
Q2: Asset Size	\$50 to \$100M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Please provide comments It is included in our annual audit, but not a separate audit.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Quarterly; loans, shares, file maintenance, cash counts, dormant accounts, GLs, investments, etc. Everything based on the NCUA Supervisory Committee guide listed as minimum requirements.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	No
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We don't normally rotate, but when the staff is out of the office the cross-trained staff member will perform duties.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. As much as possible for a small credit union.

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. Not rotated.

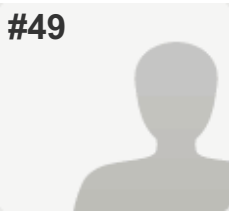
Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system,

Activity is monitored

#49

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 3:12:51 PM**Last Modified:** Thursday, March 24, 2016 3:38:19 PM**Time Spent:** 00:25:28**IP Address:** 50.77.204.185

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Q1: Credit Union Chapter	Metro East
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Our CPA firms are asked to review these areas.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
<p>The Chairperson is a CPA, other members include a retired CU CEO, retired General in the Airforce, retired college professor, and two non management members.</p> <p>They review closed accounts, branch operations controll, drawer and vault audits, website review. Our internal control department reports all internal audits to the Supervisory committee which include loan and mortgage audits and branch operations audits.</p>	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	Our supervisory committee conducts the annual audit.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Every position in the credit union has a back up. Rotation of job enforce cross training.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Loan originators can not approve loans. Individuals taking member wire request can not send the wires. Most executive are view only on many systems. Those who are not, all transaction are reviewed by CEO.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

No

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

No,

If Yes, please provide any additional comments.
More dual control should be in place. A rotation does not occur because only a few employees have the capability to perform the duties.

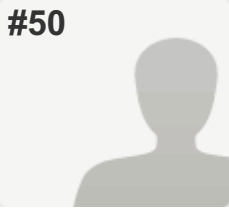
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.
Only the CEO and VP's have remote access.

#50

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 3:39:20 PM**Last Modified:** Thursday, March 24, 2016 3:42:47 PM**Time Spent:** 00:03:26**IP Address:** 66.104.53.82

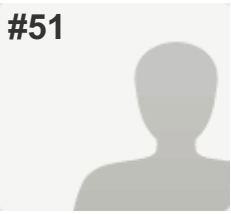
PAGE 1

Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments As part of our audit
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
The Supervisory Committee reviews check registers, reviews member transactions, and does teller balancing on a random basis.	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No, Please provide comments. Limited cross training only.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. In most cases.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? At least twice a year.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. File maintenance only.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Please provide any additional comments addressing remote access for staff and management. not applicable

#51



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 3:38:55 PM
Last Modified: Thursday, March 24, 2016 3:45:36 PM
Time Spent: 00:06:41
IP Address: 12.45.183.58

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Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>Monthly the committee reviews employee accounts for suspicious activity, reviews corporate credit card activity, randomly spot checks new and closed accounts and new loans</p>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? quarterly each location is subjected to a random cash counts including balancing ATM cash to the general ledger
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

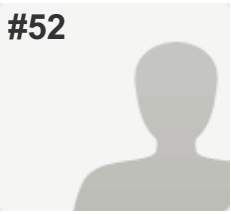
If Yes, please provide any additional comments.
Investment advisor underwrites investment opportunity and communicates to CEO and Accounting Manager. CEO authorizes investment and Accounting Manager arranges funding of investment.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.
Only one staff member is authorized for remote access and her activity is logged and monitored.

#52



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 3:35:31 PM
Last Modified: Thursday, March 24, 2016 3:58:53 PM
Time Spent: 00:23:22
IP Address: 50.204.201.142

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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$1B or greater
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>Every other month the Audit Manager reviews the results and tracks the issue resolutions. They meet every other month and experience varies.</p>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	Our supervisory committee conducts the annual audit.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No, Please provide comments. This question is to open ended to give a precise answer.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Internal Audit conducts. The frequency is based on a locations risk profile as determined by Internal Audit.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. No on loan approval authority and yes they have access to file maintenance but it is procedure that are not to do any

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

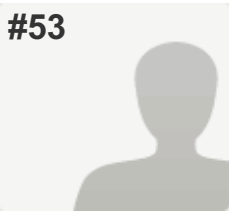
If Yes, please provide any additional comments.
Finance buys and sell and Accounting handles financial transactions and reconciliations

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.
Monitoring but level of review is limited

#53



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 4:12:16 PM
Last Modified: Thursday, March 24, 2016 4:18:24 PM
Time Spent: 00:06:08
IP Address: 206.67.161.50

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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They review all audit reports performed by third-party examiners. They perform these on an as-needed basis (at least annually) and report findings to the full Board.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. In limited specific job junctions such as Accounting.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No, If Yes, how often? They are done by branch management or the Compliance Officer.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

Credit Union Internal Controls

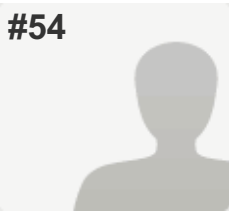
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.

Yes, the ability to remote access is limited to a small number of individuals. Their access is the same level as from their workstation.

#54



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 24, 2016 5:19:55 PM
Last Modified: Thursday, March 24, 2016 5:29:07 PM
Time Spent: 00:09:11
IP Address: 50.234.78.130

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Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments have a opinion audit that has many internal contraols that are check
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Quarly they receive all member complaints ,audits and internal tracking of transactions
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We have polices and process and check list and 3 types of training levels

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. have a ach audit and all staff must take the classes and reporting process with a back up data processing system with back ups
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? all tellers with cash get audited every 6 weeks and over all cash count happens 2xa year
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain. but with limits

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

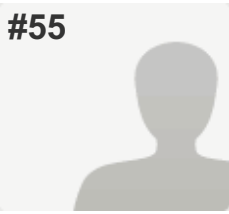
If Yes, please provide any additional comments.
all investment must be signed off for 2 people

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.
dates & times are limited

#55

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 24, 2016 8:29:18 PM

Last Modified: Thursday, March 24, 2016 8:34:33 PM

Time Spent: 00:05:15

IP Address: 65.31.68.30

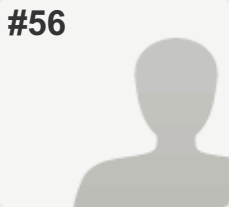
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Q1: Credit Union Chapter	Metro West
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	review of investment report compare to broker statements, cash count, closed account verification
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? supervisory committee quarterly; auditor annually, counts by management when staff going on vacation.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#56

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Thursday, March 24, 2016 10:20:17 PM**Last Modified:** Thursday, March 24, 2016 10:24:44 PM**Time Spent:** 00:04:26**IP Address:** 68.37.94.166

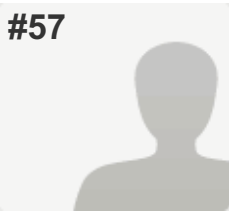
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Q1: Credit Union Chapter	Flint
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Internal auditor meets with them monthly to review her monthly audits & findings.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Some things require dual control
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Weekly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Activity is monitored

#57

**COMPLETE**

Collector: Web Link (Web Link)
Started: Friday, March 25, 2016 8:09:37 AM
Last Modified: Friday, March 25, 2016 8:16:18 AM
Time Spent: 00:06:40
IP Address: 70.210.67.177

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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>They review all audit reports and are given a summary once a month of activities and financial position and the credit union. They have a lengthy history with The credit union and are all professionals.</p>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>they review all audit reports and internal audit reports once a quarter. All are professionals.</p>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	<p>No, Please provide comments. There is no cross training but people typically move through different departments in their career with the credit union.</p>
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes

Credit Union Internal Controls

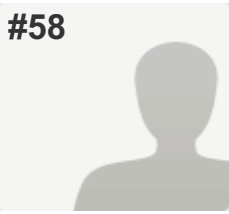
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly at a branch selected randomly performed by the internal auditor.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. The collections department is able to approve work out loans with the correct approvals from management.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control? Yes

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply) Activity is monitored,
Access is blocked while on vacation

#58

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 8:16:53 AM**Last Modified:** Friday, March 25, 2016 8:20:59 AM**Time Spent:** 00:04:06**IP Address:** 173.167.1.186

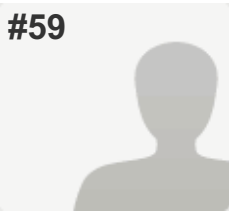
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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Approximately every 3 months
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Small staff; however, although LO sits on collection committee, primary duties fall on Compliance Officer and GM
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#59

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 8:16:51 AM**Last Modified:** Friday, March 25, 2016 8:58:06 AM**Time Spent:** 00:41:14**IP Address:** 50.206.63.42

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Q1: Credit Union Chapter	Downriver
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Rotation depends on job tasks
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly by head tellers Quarterly by Management team
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

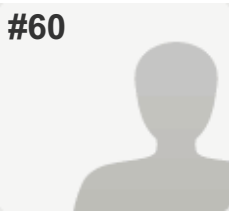
Access is blocked while on vacation ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Access is blocked if vacation more than 2 weeks

#60

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 8:59:50 AM**Last Modified:** Friday, March 25, 2016 9:04:17 AM**Time Spent:** 00:04:27**IP Address:** 68.248.135.131

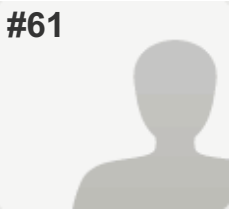
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Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$100 to \$500M
Q3: Charter	Federal Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	
Our supervisory committee does not do any reviews. They hire outside auditors as well as use the compliance officer for internal audits.	
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Not for all things but as many of them that we can set up this way we do.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? twice a year
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Only file maintenance
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. No rotation but it is done using dual control
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#61

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 9:03:51 AM**Last Modified:** Friday, March 25, 2016 9:12:12 AM**Time Spent:** 00:08:20**IP Address:** 216.250.152.194

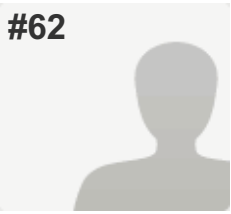
PAGE 1

Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#62



COMPLETE

Collector: Web Link (Web Link)
Started: Friday, March 25, 2016 8:58:47 AM
Last Modified: Friday, March 25, 2016 9:12:47 AM
Time Spent: 00:13:59
IP Address: 96.42.142.218

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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments FSG, Audit Link, CU Solutions Group
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	We are shifting our Supervisory Committee duties to FSG to complete on an Semi-Annual basis
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly and quarterly by internal staff under dual control. Three times a year by FSG. We conduct random audits, vacation audits and vault ownership changes and audits
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. however I have just hired a collections rep so that we may shift the duties.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

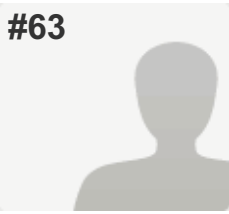
Yes,

If Yes, please provide any additional comments.
BOD, the CEO and Financial Administrator all monitor and maintain.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Activity is monitored

#63

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 9:19:14 AM**Last Modified:** Friday, March 25, 2016 9:31:13 AM**Time Spent:** 00:11:59**IP Address:** 173.13.26.85

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Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No, Please provide comments Just reviewed as part of annual financial audit and some audits performed by Supervisory Committee
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	2 of 3 Supv Comm members have prior or current internal audit background. Perform qrtly cash counts, Safe Act and IRR audits, sit in all monthly Board meetings, exit meetings with DIFS and external audit firm, and follow up on all outstanding audit/exam findings.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No, Please provide comments. We do have some limited cross-training but not rotation of duties.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. To the extent possible. We have been able to increase the degree of segregation over the last couple of years, but hope to improve in this matter over the next several years as we grow and can add additional positions.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly by accounting supervisor, quarterly by supervisory committee.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes

Credit Union Internal Controls

Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.

Yes

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

No

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

If Yes, please provide any additional comments.
No rotation of duties. CEO buys and sells investments, accounting for activity is done by Accounting Supervisor who does not have authority or access rights to initiate transactions. Accounting entries of negotiable instruments is generating by 3rd party, FinSecure, and entered by Accounting Supervisory. CEO verifies entries made properly and accounts balanced. Monthly activity is reported to Board.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Access is blocked while on vacation ,

Activity is monitored,

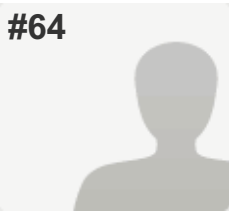
Please provide any additional comments addressing remote access for staff and management.

Limited to those with need to have that access.

Remote access activity is reported on weekly and reviewed by CEO and IT Support team member.

Remote access is blocked for minimum 1 wk when person is on vacation.

#64



COMPLETE

Collector: Web Link (Web Link)
Started: Friday, March 25, 2016 11:53:22 AM
Last Modified: Friday, March 25, 2016 12:00:32 PM
Time Spent: 00:07:09
IP Address: 68.113.143.226

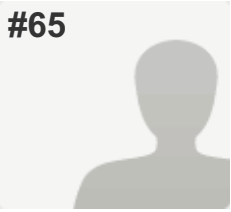
PAGE 1

Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	cash counts 2-3 time year /review bank rec. etc several times year/acct verif every 2 yrs moderate level of experience
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	No
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	No

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? 2-3 times per year
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	No
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	No
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. small credit union...difficult to separate
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#65

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 1:02:23 PM**Last Modified:** Friday, March 25, 2016 1:20:14 PM**Time Spent:** 00:17:51**IP Address:** 50.247.12.70

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Q1: Credit Union Chapter	Downriver
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. This is done for new loans and wire activity.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

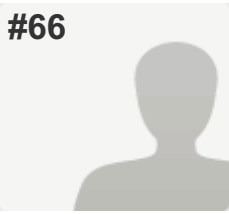
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? annually
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. We only have 4 employees so 1 employee does handle collections but can also do file maintenance.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
There is no remote access permitted.

#66

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Friday, March 25, 2016 2:16:14 PM**Last Modified:** Friday, March 25, 2016 2:21:54 PM**Time Spent:** 00:05:40**IP Address:** 99.173.45.217

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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. We have one backup for each area.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. We do the best we can to segregate duties. Sometimes it is not possible.

Credit Union Internal Controls

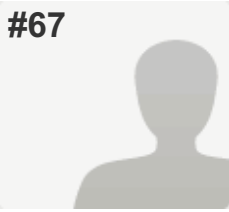
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	No
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? About once per quarter.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	No
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Collections staff of 1 acts as a Loan Officer as well.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Please provide any additional comments addressing remote access for staff and management.
No remote access.

#67

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Sunday, March 27, 2016 12:04:09 PM**Last Modified:** Sunday, March 27, 2016 12:08:58 PM**Time Spent:** 00:04:48**IP Address:** 71.81.108.26

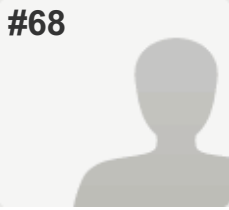
PAGE 1

Q1: Credit Union Chapter	Upper Peninsula
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Random cash counts. Review of File maintenance reports of Management changes. Review of CU invoices and payment. Level of experience minimal.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#68

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Monday, March 28, 2016 10:32:51 AM**Last Modified:** Monday, March 28, 2016 10:47:09 AM**Time Spent:** 00:14:17**IP Address:** 66.188.49.114

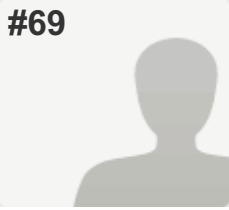
PAGE 1

Q1: Credit Union Chapter	Downriver
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No, If Yes, please explain. no loan authority but they can perform some file maintenance
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#69

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Monday, March 28, 2016 10:56:54 AM**Last Modified:** Monday, March 28, 2016 11:03:17 AM**Time Spent:** 00:06:22**IP Address:** 199.189.180.170

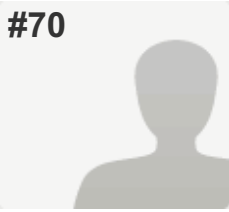
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Q1: Credit Union Chapter	Battle Creek
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Collection Manager can modify rate and terms related to modifications and TDRs. A report is reviewed weekly for any file maintenance changes.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No, If Yes, please provide any additional comments. We use a third party for investments.
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#70

**COMPLETE**

Collector: Web Link (Web Link)

Started: Monday, March 28, 2016 12:02:54 PM

Last Modified: Monday, March 28, 2016 12:06:57 PM

Time Spent: 00:04:03

IP Address: 199.189.180.131

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$500M to \$1B
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Annual Financial Statement Audits & IT Related Audits
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Quarterly meetings to go over audit findings and tracking from previous audits.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. FM authority such as adjusting loan due dates. This would be done in the situation of working with delinquent loans.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes

Credit Union Internal Controls

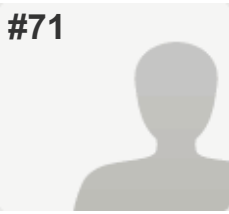
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Access is blocked while on vacation ,

Activity is monitored

#71

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Monday, March 28, 2016 12:11:42 PM**Last Modified:** Monday, March 28, 2016 12:32:45 PM**Time Spent:** 00:21:02**IP Address:** 24.247.15.174

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Q1: Credit Union Chapter	Moon
Q2: Asset Size	\$50 to \$100M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<p>They meet 1x per month. Monthly, they review the corporate credit card bill, the travel & meeting expenses, & the escrow checking account we use to pay insurance & taxes from escrow accounts. At least twice per year, they count all teller drawers, the vault, the cash dispenser, & ATM cash. They review a random sampling of new loans. They also meet annually with the Collection Department to review our collection process including repossession & foreclosure procedures. They hire the outside auditors for the internal controls audit & review their findings including SAFE Act, BSA, CIP, & OFAC independent testing. They review the ACH audit & the DIFS exam results. They hire an outside firm to conduct the bi-annual member account verification & review the results.</p>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Whenever possible

Credit Union Internal Controls

Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? a minimum of 2x annually
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	<i>Respondent skipped this question</i>
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Our collector is also a loan officer to help when loan volume is high
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

Credit Union Internal Controls

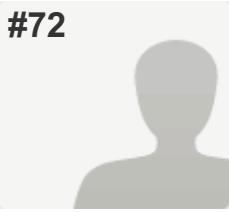
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.

For authorized staff for student run branches

#72

**COMPLETE**

Collector: Web Link (Web Link)

Started: Monday, March 28, 2016 2:28:22 PM

Last Modified: Monday, March 28, 2016 2:32:25 PM

Time Spent: 00:04:03

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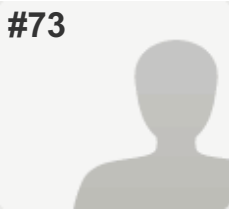
PAGE 1

Q1: Credit Union Chapter	Grand River
Q2: Asset Size	\$0 to \$50M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments We do a risk assessment with allied, as well as auditors.
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	We have volunteers along with employees in our audit committee. committee meets once a month to review reports.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Yes at least quarterly by audit committee, and annually by auditors.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#73

**COMPLETE**

Collector: Web Link (Web Link)

Started: Monday, March 28, 2016 2:58:25 PM

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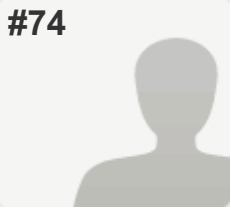
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Q1: Credit Union Chapter	Paul Bunyan
Q2: Asset Size	\$0 to \$50M
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They perform audits a couple of times a month. They do not have any experience in most cases.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Every few weeks.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	No
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#74

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Tuesday, March 29, 2016 11:12:35 AM**Last Modified:** Tuesday, March 29, 2016 11:34:09 AM**Time Spent:** 00:21:34**IP Address:** 199.189.180.199

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Q1: Credit Union Chapter	So Mi'
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Surprise cash counts are completed on a monthly basis by Management. Risk Dept. completes audits quarterly.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Collection staff do not have loan approval authority but do have access to certain file maintenance fields such as address changes, blocking/order debit & credit cards, interest rate, payment amt., payment due date. However, those items listed above are also QC'd by the Servicing Dept. and Risk Dept. for any possible fraudulent activity.

Credit Union Internal Controls

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

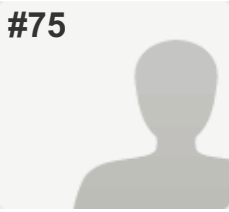
Access to data processing system ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Remote Access is limited to CEO, Directors and some Middle Management, with CEO approval. Access is monitored by our core process and IT Department.

#75

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Tuesday, March 29, 2016 11:35:29 AM**Last Modified:** Tuesday, March 29, 2016 11:38:06 AM**Time Spent:** 00:02:36**IP Address:** 199.189.180.171

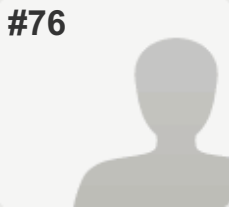
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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system

#76

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Tuesday, March 29, 2016 12:13:05 PM**Last Modified:** Tuesday, March 29, 2016 1:55:51 PM**Time Spent:** 01:42:45**IP Address:** 64.186.34.234

PAGE 1

Q1: Credit Union Chapter	Metro West
Q2: Asset Size	\$500M to \$1B
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Oversees the Annual Audit, receives regular reports of chosen risk areas.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. When appropriate
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Loan disbursements and initial deposits on new accounts.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? twice a year to monthly, depending of the area.
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	No
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	No
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. Collection supervisors can approve some modifications of existing loans.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	No

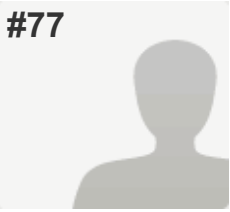
Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Please provide any additional comments addressing remote access for staff and management.
we have telecommuters with remote access.

#77

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Tuesday, March 29, 2016 1:43:35 PM**Last Modified:** Tuesday, March 29, 2016 1:58:28 PM**Time Spent:** 00:14:53**IP Address:** 208.87.237.201

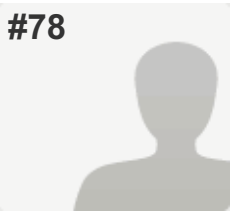
PAGE 1

Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments BSA and ACH
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	<i>Respondent skipped this question</i>
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	<i>Respondent skipped this question</i>
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	If Yes, please explain. No loan approval. Some file maintenance.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	Access to data processing system , Activity is monitored

#78



COMPLETE

Collector: Web Link (Web Link)
Started: Tuesday, March 29, 2016 3:57:43 PM
Last Modified: Tuesday, March 29, 2016 4:14:48 PM
Time Spent: 00:17:04
IP Address: 65.113.217.4

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Q1: Credit Union Chapter	Capitol Area
Q2: Asset Size	\$1B or greater
Q3: Charter	Federal Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Internal controls are reviewed and tested primarily as part of our annual financial statment audit. Additionally, we will hire third-parties to perform reviews of our business lending program.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	The Supervisory Committee delegates their review of internal controls to the Internal Audit Department. The Internal Audit Department prepares an annual audit plan, approved by the Committee, that may cover every area of the Credit Union. The Internal Audit Department also reviews several reports on a daily or weekly basis including (but not limited to) file maintenance reports, dormant account reports, loan exception reports, employee financial responsibility reports, etc.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.

Credit Union Internal Controls

Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Critical or high risk functions identified by the Credit Union have a primary and back-up that performs the role.
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Separation of duties exists for processes that handle cash, wires, ACH, corporate checks, loan funding, etc.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly at all locations
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes

Credit Union Internal Controls

Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.

Yes

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.
Employees responsible for collections are able to perform loan modifications or extensions. However, dual controls exist governing the approval and disbursement during this process. These employees can also make file maintenance changes, however, file maintenance reports are reviewed by Internal Audit on a daily basis.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

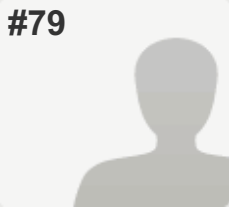
Yes,

If Yes, please provide any additional comments.
There is segregation of duties between the approval and disbursement of funds for purchase.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system

#79

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Wednesday, March 30, 2016 8:02:42 AM**Last Modified:** Wednesday, March 30, 2016 8:05:30 AM**Time Spent:** 00:02:48**IP Address:** 12.36.139.60

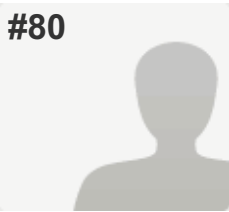
PAGE 1

Q1: Credit Union Chapter	Flint
Q2: Asset Size	\$500M to \$1B
Q3: Charter	Federal Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments internal auditor position
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	reviews new accounts, activity on dormant accounts, and closed accounts monthly.
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? monthly on rotating schedule
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. ability to approve workout loans
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#80



COMPLETE

Collector: Web Link (Web Link)
Started: Thursday, March 31, 2016 8:06:35 AM
Last Modified: Thursday, March 31, 2016 9:09:30 AM
Time Spent: 01:02:54
IP Address: 12.54.170.194

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Q1: Credit Union Chapter	Oakland County
Q2: Asset Size	\$500M to \$1B
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments Quarterly third party audits, each business line completed annually.
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Quarterly review of external audits and recommends follow up action. Committee consists of one CPA, one corporate Audit head, and one business leader.
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Same group as Supervisory Committee.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. All business lines have segregation of duties and cross training performance goals.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Our core processing system permissions enforce the above segregation of roles.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Teller are monthly, Main Vault semi-annual
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes

Credit Union Internal Controls

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.
Group can perform Loan Modifications. Final approval restricted to Manager. Dual control through COO review.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

If Yes, please provide any additional comments.
Transactions are maintained under dual control of CFO, COO, and CEO.

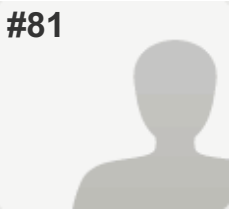
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.
Restricted to e-mail access except for Senior Managers.

#81

**COMPLETE**

Collector: Web Link (Web Link)

Started: Thursday, March 31, 2016 3:21:15 PM

Last Modified: Thursday, March 31, 2016 3:25:19 PM

Time Spent: 00:04:04

IP Address: 71.10.8.218

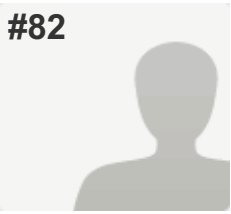
PAGE 1

Q1: Credit Union Chapter	Paul Bunyan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	our supervisory committee does not test our internal controls
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. investment officer makes the purchase and the bookkeeper handles the GL part. Member Service people send the wire.
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)	<i>Respondent skipped this question</i>

#82



COMPLETE

Collector: Web Link (Web Link)
Started: Friday, April 01, 2016 3:27:04 PM
Last Modified: Friday, April 01, 2016 3:42:02 PM
Time Spent: 00:14:58
IP Address: 64.20.204.66

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Q1: Credit Union Chapter	Greater Southwest
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	No, Please provide comments Only as a part of our CPA audit, there is not a separate engagement
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They review all audit reports from various 3rd parties (BSA, ACH, CPA) Not a high level of expertise related to CU financials. One has an accounting degree.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes, Please provide comments. Required 5 consecutive days off and job functions to be performed while they are out.

Credit Union Internal Controls

Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Loans are broken up by function ACH and wires are broken up by function Investment purchases and GL functions are broken up by function. The only real issue would be our collections department is under the loan umbrella which could incent changing due dates on past due loans (we do not have a separate compliance function to review this outside of the loan department.)
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	No, If Yes, how often? By branch supervisors and compliance individuals
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	No
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	Yes
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes

Credit Union Internal Controls

Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval and disbursement are handled by the same employee.

Yes

Q27: Does credit union collection staff have loan approval authority or file maintenance authority?

Yes,

If Yes, please explain.
They can process loan extension and member address and maintain loan accounts.

Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?

Yes,

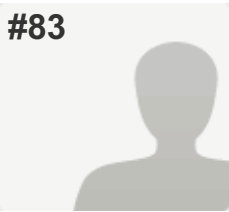
If Yes, please provide any additional comments.
Purchaser/seller does not make journal entries or balance month end accounts.

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Activity is monitored

#83



COMPLETE

Collector: Web Link (Web Link)
Started: Saturday, April 02, 2016 8:26:39 AM
Last Modified: Saturday, April 02, 2016 8:34:17 AM
Time Spent: 00:07:37
IP Address: 50.36.247.108

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Q1: Credit Union Chapter	Moon
Q2: Asset Size	<i>Respondent skipped this question</i>
Q3: Charter	Federal Charter
Q4: Field of Membership	Faith/Associational/Other
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	Yes
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	Monthly Reviews, Annual Audit
Q8: Does your credit union have an Audit Committee?	No
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q10: Does your credit union contract for a third party annual audit?	No
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	Our supervisory committee conducts the annual audit.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	No
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. Audits are done by Supervisory Committee
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Monthly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	No
Q22: Are supervisory overrides in place to restrict specific employee transactions?	No
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	No
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. 2 full time employees, sometimes only one person in the office at a time.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

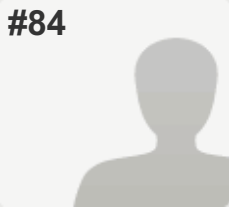
Access is blocked while on vacation ,

Activity is monitored,

Please provide any additional comments addressing remote access for staff and management.

Access consists of being able to remotely control internal computer as if sitting in front of it.

#84

**COMPLETE****Collector:** Web Link (Web Link)**Started:** Sunday, April 03, 2016 3:55:51 PM**Last Modified:** Sunday, April 03, 2016 4:03:56 PM**Time Spent:** 00:08:05**IP Address:** 96.35.92.174

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Q1: Credit Union Chapter	Mid-Michigan
Q2: Asset Size	\$100 to \$500M
Q3: Charter	State Charter
Q4: Field of Membership	Community
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes, Please provide comments It is within our general annual financial audit.
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They are presented all of the audits on a monthly basis to review and approve. The internal auditor gathers the information and presents to the committee. They are Board Members with varying levels of experience.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes, Please provide comments. We try to segregate duties wherever possible.
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes

Credit Union Internal Controls

Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes
Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Quarterly
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	No
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. To some extent, this answer is yes. More segregation could take place in this area.

Credit Union Internal Controls

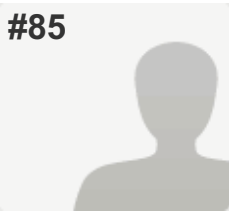
Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply)

Access to data processing system ,

Access is blocked while on vacation ,

Activity is monitored

#85

**COMPLETE**

Collector: Web Link (Web Link)

Started: Friday, April 08, 2016 5:23:05 PM

Last Modified: Friday, April 08, 2016 5:37:52 PM

Time Spent: 00:14:46

IP Address: 165.252.92.194

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Q1: Credit Union Chapter	Metro East
Q2: Asset Size	\$1B or greater
Q3: Charter	State Charter
Q4: Field of Membership	SEG
Q5: Do you periodically have an internal controls audit from a third party to test your internal controls environment?	Yes
Q6: Does your credit union have a Supervisory Committee?	No
Q7: If you answered "yes" to the previous question, what does the Supervisory Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	<i>Respondent skipped this question</i>
Q8: Does your credit union have an Audit Committee?	Yes
Q9: If you answered "yes" to the previous question, what does the Audit Committee do in terms of reviews? How often do they perform their tasks, and what is their level of experience?	They oversee all audits and meet quarterly.
Q10: Does your credit union contract for a third party annual audit?	Yes
Q11: Does your credit union conduct an external audit even if not required by Federal or State statute?	The credit union contracts a third party firm.
Q12: Does your credit union provide for cross-training of staff and a rotation of duties?	Yes
Q13: Is there a segregation of duties among credit union staff, for example, the origination of a transaction, the posting of a transaction, and the audit of a transaction. .	Yes
Q14: Are employees required to take compulsory vacations, such as 5 to 10 consecutive business days?	Yes
Q15: Are Vaults, ATMs, Cash Dispensers and Alarm Systems managed under dual control?	Yes

Credit Union Internal Controls

Q16: Are surprise cash counts of the conducted periodically by auditors or the supervisory committee?	Yes, If Yes, how often? Periodically
Q17: Are records of teller overages and shortages maintained by management?	Yes
Q18: Are employees blocked from performing transactions on their own accounts and on accounts of family members?	Yes
Q19: Are system parameters updated ro reflect changes to accounts of family members and significant others?	Yes
Q20: Is an independent review of transactions made to accounts of employees, their family members, or individuals living at the same address periodically conducted?	Yes
Q21: Is there a segregation of duties among staff who can open new accounts vs. approve new loans?	Yes
Q22: Are supervisory overrides in place to restrict specific employee transactions?	Yes
Q23: Are override reports generated and reviewed regularly by management, internal audit, audit committee or supervisory committee members to assure all override transactions were authorized?	No
Q24: Are accounts flagged for dormancy/inactivity after 12 months or in accordance with the credit union's policy and are such accounts monitored for activity?	Yes
Q25: Are file maintenance reports monitored and reviewed by management, internal audit, audit committee or the supervisory committee regularly? The type of file maintenance that should be reviewed include data changes at an account or member level.	Yes
Q26: Does the credit union separate loan approval and disbursement duties? An increase in fictitious/unauthorized loans results when loan approval an disbursement are handled by the same employee.	Yes
Q27: Does credit union collection staff have loan approval authority or file maintenance authority?	Yes, If Yes, please explain. They have the ability to restrict and block accounts in file maintenance. They also have the authority to edit loan file maintenance for loan extensions, workouts, Bankruptcies and charge offs.
Q28: Is there a segregation of duties and rotation among staff handling credit union investments and are these transactions handled under dual control?	Yes, If Yes, please provide any additional comments. The Finance Director, CEO and CFO are authorized to initiate transactions; all activity is reported up to Board of Directors.

Credit Union Internal Controls

Q29: If credit union management and staff are permitted remote access what is their level of access and are controls in place? (please select all that apply) Access to data processing system
