

Common Credit Union Acronyms

ACH	Automated Clearing House
ALM	Asset Liability Management
APR	Annual Percentage Rate
APY	Annual Percentage Yield
APYE	Annual Percentage Yield Earned
ARM	Adjustable Rate Mortgage
ATM	Automatic Teller Machine
BSA	Bank Secrecy Act
CAMEL	Capital Adequacy, Asset Quality, Earnings, Asset/Liability Management
CCCS	Consumer Credit Counseling Service
CP-G	Connecting Point - Greeley
CPI	Collateral Protection Insurance, Consumer Price Index
CPS	Card Processing Systems
CPS	Corporate Protective Services
CTR	Currency Transaction Report
CUMIS	Credit Union Mutual Insurance Society
CUNA	Credit Union National Association
CUSN	Credit Union Service Network
CUSO	Credit Union Service Organization
EFT	Electronic Funds Transfer
EIN	Employer Identification Number
FCRA	Fair Credit Reporting Act
FCU	Federal Credit Union
FDIC	Federal Deposit Insurance Corporation
FFIEC	Federal Financial Institutions Examination Council
FHA	Federal Housing Administration
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)
FinCEN	Financial Crimes Enforcement Network
FMLA	Family Medical Leave Act
FNMA	Federal National Mortgage Association (Fannie Mae)
FRB	Federal Reserve Bank
GAP	Guaranteed Asset Protection
HELOC	Home Equity Line of Credit
HMDA	Home Mortgage Disclosure Act
IRA	Individual Retirement Account
JHA	Jack Henry & Associates
LAN	Local Area Network
LOC	Line of Credit
LTV	Loan to Value
MBP	Mechanical Breakdown Protection
MICR	Magnetic Ink Character Recognition
MMA	Money Market Account
MVi	Millennial Vision

MWCUA	Mountain West Credit Union Association
NACHA	National Automated Clearing House Association
NADA	National Automobile Dealers Association
NAFCU	National Association of Federal Credit Unions
NCUA	National Credit Union Administration
NCUSIF	National Credit Union Share Insurance Fund
NSF	Non-Sufficient Funds
OCC	Office of the Comptroller of the Currency
OFAC	Office of Foreign Asset Control
PFI	Primary Financial Institution
PMI	Private Mortgage Insurance
POS	Point of Sale
RESPA	Real Estate Settlement Procedures Act
RFPA	Right to Financial Privacy Act of 1978
ROA	Return on Assets
ROAA	Return on Average Assets
ROE	Return on Equity
ROI	Return on Investment
SAR	Suspicious Activity Report
SCRA	Servicemembers' Civil Relief Act
SEG	Select Employee Group
SSA	Social Security Administration
TILA	Truth in Lending Act
TISA	Truth in Savings Act
UCC	Uniform Commercial Code