

Template: Regional Summary of Decrease in Earnings Transfer Requirement

EARNINGS WAIVER AND TRANSFER FORM	
Charter Number	
Credit Union Name	
Supervisor Name	
Examiner Name	
CAMEL Rating / Effective Date	
Financial Data Date	
Total Assets	
Total Net Worth	
Net Worth Ratio	
Net Worth Category	

Projected Net Income for the Quarter

PCA Required Income for the Quarter (.1%)

Is the waiver of the required earnings retention and/or earnings transfer necessary to avoid a significant redemption of shares? (Reason for request)

Would the waiver of the required earnings retention and/or earnings transfer further the purpose of PCA? (Is action plan appropriate to increase net worth?)

Are projected dividend rates reasonable? (If not included with request, examiner needs to contact CU (or SSA if needed) for documentation)

Comments and Other Pertinent Information: (Optional)

APPROVAL/DENIAL RECOMMENDATIONS

Examiner Recommendation:

Supervisor Concurrence:

Analyst Comments: