

For federal and state-chartered credit unions. Banks use CWCO-SUP-BANK. Complete with CWCO-SUP-CORE and ACORD 125; for D&O also CWCO-SUP-DO and for cyber CWCO-SUP-CYBER. Attach the latest audited financials and call report.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS
BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE	

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation

PRIMARY CONTACT / TITLE	PHONE	EMAIL
TOTAL ASSETS (\$)	CHARTER (FEDERAL / STATE) & FIELD OF MEMBERSHIP	MEMBERS

2 OPERATIONS

Services (check all that apply):
☐ Consumer lending ☐ Indirect auto lending ☐ Mortgage ☐ Member business lending ☐ CUSO participation ☐ Remote deposit capture
☐ ACH / wire services ☐ Fintech partners

TOTAL DEPOSITS / SHARES (\$)	TOTAL LOANS (\$)	BRANCHES	EMPLOYEES

2-1 Does the credit union participate in a credit union service organization (CUSO)? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-2 Does the credit union make member business loans? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-3 Has the credit union merged or been merged in the past 3 years, or is one planned? ☐ Yes ☐ No
 IF YES, EXPLAIN

2-4 Is the credit union currently under a letter of understanding, cease-and-desist, or other regulatory agreement? ☐ Yes ☐ No
 IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CHECK & PAYMENT FRAUD CONTROLS

Check-fraud reports nearly doubled from 2020 to 2024, and mail-theft check fraud produced \$688 million in suspicious activity in just six months of 2023 — with the loss usually landing on the institution, not the customer. Smaller institutions file most of these reports.

3-1 Is positive pay offered to business account holders? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-2 Are deposited checks screened with image analytics or anomaly detection? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-3 Are extended holds placed on high-risk deposits where regulations allow? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-4 Does remote deposit capture have deposit limits? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-5 Does remote deposit capture detect duplicate items already deposited elsewhere? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-6 Are wire and ACH requests verified by callback to a known number? ☐ Yes ☐ No
 IF NO, EXPLAIN

3-7	Do wires above a set amount require approval by two employees?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-8	Is identity verified with documentary and non-documentary checks at account opening?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-9	Are frontline staff trained at least annually on check fraud and scam red flags?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-10	Does the institution share fraud information with other institutions (such as under 314(b))?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-11	Is vault and cash access under dual control?	☐ Yes ☐ No
IF NO, EXPLAIN		
3-12	Must employees who handle cash take consecutive vacation?	☐ Yes ☐ No
IF NO, EXPLAIN		

4 GOVERNANCE, CYBER & REGULATORY

BOARD MEMBERS (VOLUNTEER)		SUPERVISORY COMMITTEE MEMBERS	
4-1	Does the fidelity bond meet NCUA Part 713 minimum coverage for the credit union's assets?	☐ Yes ☐ No	
IF NO, EXPLAIN			
4-2	Does the supervisory committee arrange an annual audit by an independent CPA or qualified auditor?	☐ Yes ☐ No	
IF NO, EXPLAIN			
4-3	Is multi-factor authentication required for employee and online banking access?	☐ Yes ☐ No	
IF NO, EXPLAIN			
4-4	Is there a tested incident response plan that meets NCUA's 72-hour cyber incident reporting rule?	☐ Yes ☐ No	
IF NO, EXPLAIN			

5 COVERAGE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

FIDELITY BOND LIMIT (\$)	D&O LIMIT (\$)	CYBER LIMIT (\$)	CURRENT CARRIER / PREMIUM
5-1	Has a bond claim or fraud loss over \$25,000 occurred in the past 5 years?		☐ Yes ☐ No
IF YES, EXPLAIN			
5-2	Has a claim been made against directors or officers in the past 5 years?		☐ Yes ☐ No
IF YES, EXPLAIN			
5-3	Has coverage been declined, cancelled, or non-renewed in the past 3 years?		☐ Yes ☐ No
IF YES, EXPLAIN			

6SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE
PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE