



## Report 350

### Report Overview

The following information appears on the report rules for this report. Access report rules from the Administration menu on the Portico Explorer Bar by selecting Profiles > **Reports**.

Report Title	Credit Bureau Report
Frequency	Monthly at month-end (recommended) or Quarterly
Media	Nautilus Essentials
Sequence	1 - Account Number
Level	Credit Union
Nautilus Essentials	Repository Selection: Reports Search Selection: Lending
M-Detail	Not Applicable
Related Reports, Windows and Tabs	Loans - Credit Bureau tab Credit Union Profile - Loans tab
Questionnaire	<a href="#">Credit Bureau Reporting Questionnaire</a>

### Report Purpose

The Credit Bureau Report 350 accessible via Nautilus Essentials contains the loan information that Portico sends to the specified credit bureau. The report includes all loans with a value other than 0 (zero) in the

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ECOA Code field on the Loans - Credit Bureau tab. Portico uses the Metro II format for the credit bureau transmission.

The 350 Report consists of five sections:

- **Loans Reported:** Reflects the information sent in the credit bureau transmission.
- **Final Report:** Lists loans that were reported for the last time due to a zero balance and a valid date closed, and loans and borrowers that will be reported for the last time due to an ECOA code of T, X or Z.
- **Deferred Loans:** Lists loans in a deferment period.
- **Exceptions:** Lists loans and borrowers with an invalid ECOA code combination, loans where the status code does not match the status of the loan, or loans that must be maintained to be correctly reported to the credit bureau.
- **Loan Count By Section:** Lists the number of loans reported in each section and the page number where each section begins. For loans reported as sold or purchased with a K2 segment, the Loan Count By Section displays the SOLD or PURCHASED totals and the institution name from the 350 Report Rules.

## Creating and Producing the Report

To send loan information to a credit bureau, Portico Customer Service will select the Credit Bureau Extract check box in the Loan Options section on the Credit Union Profile - Loans tab. You can specify a maximum of four credit bureaus to receive information about your members.

If the demographic information is associated with the primary member on the loan, the information will appear on the 350 Report with the first loan, but not on any subsequent loans associated with the primary member. If the demographic information is associated with the owner of the loan, the information will appear on the 350 with the first loan and on all subsequent loans associated with the owner. If the demographic information is different from the information reported for the previous loan, the demographic information will appear on subsequent loans associated with the member. For example:

- Note 1 lists the primary member's demographic information from the Contact Information tab.
- Note 2 and note 3 have the same demographic information associated with the primary member so nothing will appear.
- For note 4, the owner of the loan is a borrower on the loan, not the member, so the borrower's demographic information will appear.
- Note 5 is owned by the member so the member's demographic information from the Contact Information tab appears.

## Additional Report Rules

Portico - [Administration - Report Administration]

File View Activity Tools Window Help

Portico Explorer Bar System Products Services Reports Help

Main

Teller Management

Financial Activity

Member Services

Lending

Collections

Operations

Accounting

BSA Reporting

Contact Manager

Cross Sell

Administration

Security

Customization

Profiles

Products / Services

Tools

Resources

### 350 - Credit Bureau Transmission

Report: 350

Branch: 000

Scheduling Information Last Changed: 06/17/2022

Freq	Day	Prod-YTD	Last-Date	Next-Date	Seq	BR/CU	Bill-Code	BR-Name
M	00	751	05/31/2022	06/30/2022	1	CU	5	N

Media Specifications Last Changed: 09/23/2020

\*\*\* Standard \*\*\*

Hard Copies...: 0 CD Copies.....: 0

Logo.....: N CD Label.....: Misc Standard

BO Laser Print: N

E Delivery.....: N

E Group.....: 00

\*\*\* Report Imaging \*\*\*

Level.....: 2

Overrides.: N

Create.....: Y

IU Group...: 01

Priority...: 50

Location...: Loan

Additional Options

Credit Bureau Codes (Up To 5).....: 01 02 03 04

Select Accounts By.....: A

Account Number of Digits.....: L

Zero Balance Status Code / Date Closed Options

Account Indicator I: A Account Indicator L: C

Account Indicator M: A Account Indicator C: A

Date Closed- Loans With Draw Period and Account Indicator L or C:Y

Mergers

Sold To / Purchased From: S Institution: TESTONLY

Cancel

Refer to the [Report Rules Fields](#) section of the Report Introduction for field descriptions of the basic report rules.

### Field Descriptions

The following table describes the fields in the Additional Options section of the report rules for this report.

Field	Description
Credit Bureau Codes (Up To 5)	Indicates the credit bureau(s) that will receive the tape. The tapes can be produced monthly or quarterly on the 15th of the month. Valid options are:
	01 - Experian (must be generated monthly)
	02 - CCA (Consumer Credit Association)/Innovis
	03 - Trans Union
	04 - CSC/CBI (Computers Science Corporation/Credit Bureau Inc.) /Equifax/Certegy
Select Accounts By	Indicates the criteria the system uses for selecting the loans to be sent to the credit bureau. The only valid value is A - Account type.

Field	Description
Account Number Of Digits	Indicates whether the system includes the first 11 digits or the last 11 digits of the member number on the credit bureau transmission. Valid options are:
	F - First 11 digits. System default.
	L - Last 11 digits. Portico recommends you select this option for the initial setup
	Note: Changing the value in this field can greatly impact the information reported to the Credit Bureau. Please contact Portico Customer Service and your credit bureau prior to requesting a change.
	For zero-balance loans, indicates how Portico should update the Status Code and Date Closed fields on the Loans - Credit Bureau tab.
Field	Description
Zero Balance Status Code/Date Closed Options	If the Loan Balance field is 0.00 and the Account Indicator field is I - Installment:
	A - If the Loan Plan option is Open-End Loan or Closed-End Loan and the Status Code field is currently 11 or 71-84, the Status Code field will be changed to 13. If the Status Code field is already 13, it will remain 13. If the Status Code field is 13, 61-65, 89 or 94 and the Date Closed field is blank, Portico will set the Date Closed field to the last financial transaction date if the last financial transaction date is in the current month, or Portico will set the Date Closed field to the current month end date if the last financial transaction date is in a previous month.
	C - If the Loan Plan option is Closed-End Loan and the Status Code field is currently 11 or 71-84, the Status Code field will be changed to 13. If the Status Code field is already 13, it will remain 13. If the Status Code field is 13, 61-65, 89 or 94 and the Date Closed field is blank, Portico will set the Date Closed field to the last financial transaction date if the last financial transaction date is in the current month, or Portico will set the Date Closed field to the current month end date if the last financial transaction date is in a previous month. If the Loan Plan option is Open-End Loan and the Status Code field is currently 71-84, the Status Code field will be changed to 11. If the Status Code field is already 11, it will remain 11. Portico will not change the Date Closed field. If the Status Code field is 13, 61-65, 89 or 94 and the Date Closed field is blank, Portico will set the Date Closed field to the last financial transaction date if the last financial transaction date is in the current month, or Portico will set the Date Closed field to the current month end date if the last financial transaction date is in a previous month.

Field	Description				
	<table> <tr> <th>Field</th><th>Description</th></tr> <tr> <td></td><td> <p>If the Loan Balance field is 0.00 and the Account Indicator field is L - Line of Credit:</p> <p>N - If the Loan Plan option is Open-End Loan or Closed-End Loan, the Date Closed field contains a valid date, and the Status Code field is currently 11 or 71-84, the Status Code field will be changed to 13. If the Status Code field is already 13, it will remain 13. If the Date Closed field is blank, Portico will not change the Status Code field to 13 or populate the Date Closed field.</p> <p>C - If the Loan Plan option is Closed-End Loan and the Status Code field is currently 11 or 71-84, the Status Code field will be changed to 13. If the Status Code field is already 13, it will remain 13. 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Date Closed Loans With Draw Period Expiration and Account Indicator L or C					
Sold To/Purchased From					

Field	Description
	institution. Your Portico implementation representative must change the Sold To/Purchased From field to P before the first time Portico reports the loans to the credit bureau.
Institution	Identifies the institution that the Portico credit union is merging with. For loans sold to another financial institution, this is the name of the institution that is purchasing the credit union's loans. For loans purchased by the credit union from another financial institution, this is the name of the institution that is selling their loans to the credit union.



# Credit Bureau Listing

## Loans Reported

22222-000 REPORT 350												
MODEL OFFICE BRANCH 000**												
CREDIT BUREAU REPORT LISTING												
LOANS REPORTED												
ACCOUNT	SSN	EOCA	CI	AI	BALANCE/ PAYMNT HIST	STAT/ RTNG	PORT/ ACCT	COMM/ CCC	FRQ/ DUR	SCHED PMT/ ACTUAL PMT	CRED LIM/ HIGH CRED	PAST DUE CHG OFF
95	999-99-9999	1			50,000	84	I		M	1,012	0	50,000
NOTE: SYSER					666666666666		02		072	0	50,000	0
95	999-99-9999	1			55,099	96	M		M	317	0	0
NOTE: DRAWEX					000000000000		89		005	327	55,100	0
95	999-99-9999	1			10,000	84	I		M	529	0	10,000
NOTE: SKIPCA					666666666666		00		024	0	10,000	0
95	999-99-9999	1			50,000	84	I		M	972	0	50,000
NOTE: 12CHCK					666666666666		02		075	0	50,000	0
99	999-99-9998	1			224	84	I		M	92	0	224
NOTE: COMP97					666666666666		25		024	0	2,000	0
					MOUSE				,MICKEY		GEN:	DOB: 02/23/4
					5400 LEGACY				MICKY BOX		PLANO	
SEGMENT:	778-26-5416	#2										
SEGMENT:	339-87-6123	#2										
99	999-99-9998	1			2,000	84	I		M	91	0	2,000
NOTE: NEWREF					666666666666				012	0	1,046	0
100	576-43-2111	1			0	13	C		M	0	0	0
NOTE: ARM DOAI:041025 *					DDDDDDDDDDDD	0	00		LOC	0	10,000	0
					HUNTY				,GEORGE	1	GEN: S	DOB: 07/01/3
					A TEST GUY ADDRESS 1				APT 2		ANY CITY	

Refer to the [Report Rules Fields](#) section of the Report Introduction for field descriptions of the basic report rules.

## Report Headings

The following table describes the unique headings and information in this report.

Heading/Field	Transmission	Description
ACCOUNT	Field: 7	The member's credit union-assigned account number. The

Heading/Field	Transmission	Description
		Consumer Account Number is comprised of the following:
	Segment: Base	a. 13 zeros
	Name: Consumer Account Number	b. 11 digits of the member number. The 11 digits are selected based on the 350 Report Rule option: F indicates to use the first 11 digits (last digit truncated), and L indicates to use the last 11 digits (first digit truncated).
	Length: 30	
	Position: 43-72	c. The six character note number of the loan with leading spaces translated to zeros.
	Field: 7	
	Segment: Base	
NOTE	Name: Consumer Account Number	The note number of the loan.
	Length: 30	
	Position: 43-72	
		Indicates the segment within the credit bureau transmission that the information will be reported. The segment type indicator is listed in the ACCOUNT/NOTE column for the loan:
		J1 - J1 Segment, Associated Consumer - Same Address (lists borrower SSN on report, also includes last name, first name, generation code, date of birth and phone number in transmission). If J1 is not listed in this field on the 350 Report, the information displayed was not included in a J1 segment in the credit bureau transmission due to an exception.
	Field: 1	
	Segment: J1, J2, K2, K4, L1	
SEGMENT	Name: Segment Identifier	J2 - J2 Segment, Associated Consumer - Different Address (lists borrower SSN on report, also includes last name, first name, generation code, date of birth, phone number and address in transmission). If J2 is not listed in this field on the 350 Report, the information displayed was not included in a J2 segment in the credit bureau transmission due to an exception.
	Length: 2	
	Position: 1-2	
		K2 - K2 Segment, Purchased From/Sold To (indicates SOLD or PURCHASED and provides the institution name that sold loans to the credit union or purchased loans from the credit union.
		K4 - K4 Segment, Specialized Payment Information (indicates

Heading/Field	Transmission	Description
		DEFERRED, STUDENT or BALLOON and provides deferred loan payment due date, deferment type, deferred payment history option, deferred period begin date, deferred period end date, student loan repayment begin date, and balloon loan final payment date and amount - not all fields are included in the transmission). If K4 is not listed in this field on the 350 Report, the information displayed is not included in a K4 segment in the credit bureau transmission because the payment due date is during the reporting month or in the past for a deferred loan. A BALLOON loan can appear without a K4 indicator if it is being reported as a deferred loan.
		L1 - L1 Segment, Account Number/Identification Number Change (indicates NEW ACCOUNT and reports the new consumer account number and the previous member number - not all fields are included in the transmission)
	Field: 34	
	Segment: Base, J1, J2	
SSN	Name: Social Security Number	The Social Security Number of the borrower whose information is being reported to the credit bureau.
	Length: 9	
	Position: 298-306	
		The ECOA code specified for the loan in the ECOA Code field on the Loans - Credit Bureau tab, or the ECOA code specified for the borrower in the ECOA Code field on the Loan Borrowers/References dialog box.
	Field: 37	
	Segment: Base, J1, J2	1 - Individual
		2 - Joint Contractual Liability
ECOA	Name: ECOA Code	3 - Authorized User
	Length: 1	5 - Co-maker or Guarantor
	Position: 325	7 - Maker (co-maker liable if maker defaults)
		T - Terminated
		W - Commercial / Business

Heading/Field	Transmission	Description
		X - Deceased
		Z - Delete Customer
		An indicator will appear in this column to focus your attention on any loans that may need maintenance. For issues related to ECOA code, the indicator will appear in the ECOA column next to the ECOA code. If the exception is related to the status code on the loan, the indicator will appear on row with the note number.
		* - FINAL REPORTING OF LOAN
		> - LOAN DEFERRAL PERIOD IS ENDING. MAINTENANCE MAY BE NECESSARY
		# - EXCEPTION REPORTING. MAINTENANCE MAY BE NECESSARY
		The Metro 2 format is used to report consumer loans and borrowers to the credit bureaus. If the loan has an ECOA Code of W - Commercial/Business, Portico will report the first borrower with an address and an ECOA Code of 2, 5, T, X or Z in the base segment of the credit bureau transmission. If there is no borrower record with an address, the owner will be reported in the base segment of the credit bureau transmission and the loan will appear in the Exceptions section of the 350 Report. An ECOA Code of W is intended to be used when a consumer is personally liable for a business account and reported on the J2 Segment - Associated Consumer - Different Address.
CI	Field: 38	
	Segment: Base, J1, J2	
	Name: Consumer Information Indicator	The consumer information code indicating a special condition applying to the member or borrower. This field is derived from the Consumer Information Indicator field on the Loans - Credit Bureau tab or the Loan Borrowers/References dialog box. See the list of valid <a href="#">consumer information codes</a> at the end of this document.
	Length: 2	
	Position: 326-327	
AI	Field: 45	The address indicator specified in the <i>Metro 2 Address Indicator</i> field on the Ownership Information tab or the Address Indicator field on the Loan Borrowers/ References dialog box.
	Segment: Base, J2	

Heading/Field	Transmission	Description
	Name: Address Indicator	
	Length: 1	
	Position: 425	
	Field: 21	The outstanding balance of the loan at the time the 350 Report is produced.
	Segment: Base	
BALANCE	Name: Current Balance	Loan balances less than \$1.00 but greater than 0.00 will be reported as 1.00.
	Length: 9	
	Position: 155-163	For loans sold to another institution, Portico reports 0.00 as the loan balance.
		The payment history codes of the loan at the time the 350 Report is produced. reports the past 2-12 months of history (not the current month), in the credit bureau transmission and on the 350 Report. This value is obtained from Delinquency History Codes field on the Loans - Delinquency tab. The valid values are:
		0 - Current (less than 30 days delinquent)
		1 - 30-59 days delinquent. The account status code is 71.
		2 - 60-89 days delinquent. The account status code is 78.
	Field: 18	3 - 90-119 days delinquent. The account status code is 80.
	Segment: Base	4 - 120-149 days delinquent. The account status code is 82.
PAYMNT HIST	Name: Payment History	5 - 150-179 days delinquent. The account status code is 83.
	Length: 24	6 - 180 plus days delinquent. The account status code is 84.
	Position: 127-150	B - no payment history available prior to this time, either because the account was not open or because the payment history cannot be furnished. (For loans purchased by the credit union, B appears for the months the loan was owned by the previous lender.)
		D - no payment history reported / available this month (deferred).
		G - The account status code is 62 or 93.
		H - The account status code is 94.

Heading/Field	Transmission	Description
STAT		J - The account status code is 61 or 95.
		K - The account status code is 63 or 96.
		L - The account status code is 64 or 97.
		The account status code as reflected in the Status Code field on the Loans - Credit Bureau tab, as determined in the month end back office cycle when applicable. See the list of valid <a href="#">account status codes</a> at the end of this document.
		If the deferment type is M or S, loans in deferment will report status code 11 during the deferment period and in the month the loan comes out of deferment. Then, the loan will report the status code according to the loan due date, if the status before deferment was 11 or 71-84.
STAT	Field: 17A	If the deferment type is P, loans in deferment will report the status code reported the month end prior to entering the deferment period. If the deferred loan becomes current or paid/closed, the status code will be reported as current (11) or paid/closed (13) instead of the value saved from the month end prior to entering deferment.
	Segment: Base	
	Name: Account Status	
	Length: 2	
	Position: 124-125	
		The status code on the Loans - Credit Bureau tab may not match the status code that is reported, as the Loans - Credit Bureau tab will reflect the actual calculated or manually-entered status code.
		<b><i>The credit union is responsible for any maintenance needed to reflect the appropriate status code the month after the deferment period ends.</i></b>
		The 350 Report Rule options determine how Portico will update the Status Code field on the Loans - Credit Bureau tab for zero-balance loans. See the <a href="#">350 Report Rules</a> for more details.
RTNG	Field: 17B	Indicates if the account is current, past due, in collections or charged off. The valid values are:  Blank - Loan has not been past due in the last 12 months (value when loan is booked)  0 - Current (less than 30 days delinquent).  1 - 30-59 days past due
	Segment: Base	
	Name: Payment Rating	
	Length: 1	
	Position: 126	

Heading/Field	Transmission	Description
		2 - 60-89 days past due
		3 - 90-119 days past due
		4 - 120-149 days past due
		5 - 150-179 days past due
		6 - 180 days + past due
		G - Collections
		L - Charge-off
		Only loans with status codes 05, 13, 65, 88, 89, 94, or 95 will report a payment rating value. All other status codes will report blank.
		A loan with status code 94 and payment history H will report the number of days past due for the payment rating.
		Any zero-balance loans with status code 13 (paid/closed) and a last financial transaction date prior to the current month will be reported with a payment rating value of 0.
PORT	Field: 8	The portfolio type derived from the Account Indicator field on the Loans - Credit Bureau tab. Any changes to the Account Indicator field may cause duplicate tradelines if the consumer reporting agencies are not notified prior to the change. The valid values are:  C - Line of Credit (Account Indicator is L or C)  I - Installment  M - Mortgage
	Segment: Base	
	Name: Portfolio type	
	Length: 1	
	Position: 73	
	Field: N/A	
ACCT	Segment: N/A	The account type specified in the Account Type field on the Loans - Credit Bureau tab.
	Name: N/A	
	Length: N/A	
	Position: N/A	
COMM	Field: 19	The special comment code from the Loans - Credit Bureau tab. Corresponds to the Associated Credit Bureaus, Inc. Special

Heading/Field	Transmission	Description
		Comment Codes. This description is used with the Account Status to further define the account for credit bureau reporting. See the list of valid <a href="#">special comment codes</a> at the end of this document.
	Segment: Base	
	Name: Special Comment	The 350 Report Rule options determine if Portico will change the Special Comment Code field to CJ on the Loans - Credit Bureau tab for loans with an Account Indicator of L - Line of Credit or C - Credit Card and a loan balance of 0.00. See the <a href="#">350 Report Rules</a> for more details.
	Length: 2	
	Position: 151-152	
		For loans sold to another institution, Portico reports a special comment code of AH. For loans with special comment code AH that the credit union purchased from another institution, Portico changes the special comment code to blank.
	Field: 20	
	Segment: Base	
CCC	Name: Compliance Condition Code	The compliance condition code from the Loans - Credit Bureau tab. See the list of valid <a href="#">compliance condition codes</a> at the end of this document.
	Length: 2	
	Position: 153-154	
	Field: 14	
	Segment: Base	
FRQ	Name: Terms Frequency	The payment frequency derived from the Frequency field on the Loans - Payment tab.
	Length: 1	
	Position: 105	
		The duration of the credit extended:
	Field: 13	
		Line of credit - LOC (portfolio types L and C)
	Segment: Base	
DUR	Name: Terms Duration	Installment - Number of months (Calculation based on Terms Frequency. See Credit Reporting Resource Guide for details.)
	Length: 3	
	Position: 102-104	
		Mortgage - Number of years (Calculation based on Terms Frequency. See Credit Reporting Resource Guide for details.)
		Open - 001



Heading/Field	Transmission	Description
		Term - 001 ((portfolio types I and M)
		Revolving - REV
		Loans in deferment will report blank.
		The calculated monthly payment amount due on the loan.
	Field: 15	Loans in deferment will report 0.00.
	Segment: Base	
SCHED PMT	Name: Scheduled Monthly Payment Amount	For balloon loans where the final payment due date is before or the same as the reporting date, the amount to payoff the loan will be reported.
	Length: 9	Loans paid in full will report 0.00.
	Position: 106-114	For loans sold to another institution, Portico reports 0.00 as the payment amount due.
	Field: 16	
	Segment: Base	
ACTUAL PMT	Name: Actual Payment Amount	The payments applied to loan. Portico will use financial history to total all the payments applied on a loan in the reporting period.
	Length: 9	
	Position: 115-123	
		The credit limit as specified in the Credit Limit field in the Loan Plan section on the Loans - General tab.
		Portico will use a loan's portfolio type to determine if the value in the Credit Limit field on the Loans - General tab should be reported. Portico derives the portfolio type from the Account Indicator field on the Loans - Credit Bureau tab. Open-ended loans with an Account Indicator field of I (Installment) or M (Mortgage) will be reported with a credit limit of 0.00, regardless of the actual value in the Credit Limit field on the Loans - General tab. To report the actual value in the Credit Limit field, you can change the Account Indicator field to L (Line of Credit). A Reporting Analytics query called Open End Loans With Acct Ind I or M is now available in the Team content > Portico * > Public Queries > Current Information folder to help you identify these loans. Any changes to the Account Indicator field may cause duplicate tradelines if the consumer reporting agencies
CRED LIM	Field: 11	
	Segment: Base	
	Name: Credit Limit	
	Length: 9	
	Position: 94-92	

Heading/Field	Transmission	Description
		are not notified prior to the change.
		The highest amount of credit used by the member or the original loan amount depending on the loan portfolio type from the Highest Credit or Original Amount field on the Loans - Credit Bureau tab.
HIGH CRED	Field: 12	Portico derives the portfolio type from the Account Indicator field on the Loans - Credit Bureau tab.
	Segment: Base	
	Name: Highest Credit/Original Loan Amount	<ul style="list-style-type: none"> <li>When the loan is a line of credit portfolio type (Account Indicator L or C), the Highest Credit or Original Amount field will display the highest amount of credit used by the member.</li> <li>When the loan is an installment or mortgage portfolio type (Account Indicator I or M), the Highest Credit or Original Amount field will display the original loan amount. If a loan is booked with a 0.00 balance, the field will be updated with the first disbursement amount processed on the loan. The value will not change after the first disbursement transaction, if multiple disbursement transactions are performed.</li> </ul>
	Length: 9	
	Position: 93-101	
PAST DUE	Field: 22	
	Segment: Base	The past due amount at the time the 350 Report is produced.
	Name: Amount Past Due	For loans sold to another institution, Portico reports 0.00 as the past due amount.
	Length: 9	
	Position: 164-172	
CHG OFF	Field: 23	
	Segment: Base	The loan charge off amount from the Loans - Credit Bureau tab.
	Name: Original Charge off Amount	The charge off amount will be reported only if the loan Status field is C - Charged off on the Loans - General tab and the Status Code field is 64 or 97 on the Loans - Credit Bureau tab.
	Length: 9	
	Position: 173-181	
OPEN DT	Field: 10	The loan open date specified in the Original Date field the Loans - General tab. Any changes to the Original Date field may cause duplicate tradelines if the consumer reporting
	Segment: Base	

Heading/Field	Transmission	Description
	Name: Date Opened	
	Length: 8	agencies are not notified prior to the change.
	Position: 76-83	
		For all portfolio types, the Date Closed field contains the date the account was closed to further purchases, paid in full, transferred or sold. For line of credit loans, a balance may be due on the loan.
	Field: 26	The 350 Report Rule options determine how Portico will update this field automatically. For zero-balance loans, the ZERO BALANCE STATUS CODE / DATE CLOSED OPTIONS fields indicate how Portico will update the Date Closed field based on the type of loan specified in the Account Indicator field for status codes 11, 13, 61-65, 71-84, 89, and 94. For loans with an Account Indicator field of L (line of credit) or C (credit card), the DATE CLOSED - LOANS WITH DRAW PERIOD AND ACCOUNT INDICATOR L OR C field on the 350 Report Rules indicates if Portico will populate the Date Closed field with the draw period expiration date for status codes 11, 13, 71, 78, 80, 82, 83, or 84. This option does not require a zero-balance on the loan. See the <a href="#">350 Report Rules</a> for more details.
DT CLOSE	Segment: Base	
	Name: Date Closed	
	Length: 8	
	Position: 198-205	To report a loan to the credit bureau after it has been sent as closed or if the date closed that was originally reported to the credit bureau should be modified, change the Date Closed field to blank on the Loans - Credit Bureau tab. This will indicate to Portico that the loan should be reported to the credit bureau the next month end. You can then manually enter the correct date in the Date Closed field, if necessary.
		For loans sold to another institution, Portico will report the date the loan was sold. If the Date Closed field is blank, Portico reports the month-end date in which the loan was sold. If the Date Closed field is not blank, Portico reports the date in this field.
	Field: 27	
LAST PMT	Segment: Base	
	Name: Date of Last Payment	The date when the last loan payment was made.

Heading/Field	Transmission	Description
	Length: 8	
	Position: 206-213	
		The date of first delinquency on the loan derived from the Status Changed field or the Bankruptcy or Personal Receivership Petition field on the Loans - Credit Bureau tab, depending on the status code, payment rating and consumer information indicator.
	Field: 25	
	Segment: Base	
1ST DLQ	Name: Date of first delinquency	<ul style="list-style-type: none"> <li>Account status codes 61-65, 71-84, 88-89, and 93-97 will report the date of the first 30 day delinquency that led to this account status being reported. This should be a date 30 days after the due date when the loan first became delinquent. Portico stores this date in the Status Changed field.</li> <li>Account Status codes 05 (transfer) and 13 (paid/closed, zero balance) that have a payment rating other than 0 (current) will report the date of the first 30 day delinquency that led to this payment rating being reported. This should be a date 30 days after the due date when the loan first became delinquent. Portico stores this date in the Status Changed field.</li> <li>Consumer Information Indicators A-H, &amp; Z (bankruptcies), 1A (Personal Receivership), and V-Y (Reaffirmation of Debt Rescinded) if the account is current (Account Status = 11, or Account Status = 05 or 13 with Payment Rating = 0) report the date in the Bankruptcy or Personal Receivership Petition field.</li> </ul>
	Length: 8	
	Position: 190-197	
		If none of these conditions are met, zero will be reported in the credit bureau transmission. If zero reported in the credit bureau transmission, the 1ST DLQ field will be blank on the 350 Report. Therefore, a date may appear in the Status Changed field or the Bankruptcy or Personal Receivership Petition field on the Loans - Credit Bureau tab, but it will not appear in the 1ST DLQ field on the 350 Report.
	Field: 30	
	Segment: Base, J1, J2	
last name	Name: Surname	The last name of the owner or a borrower on the loan.
	Length: 25	

Heading/Field	Transmission	Description
	Position: 232-256	
		The first name of the owner or a borrower on the loan.
	Field: 31	
	Segment: Base, J1, J2	Note: The name is derived from the Statement Name field on the Contact Information tab. Due to the parsing of the statement name into first, middle and last name for the credit bureau transmission, statement names with a prefix (e.g. Miss, Mrs, Mr, Ms, and Dr) will be reviewed and the prefix will be removed from the credit bureau transmission and 350 Report. To ensure that the prefix is identified and removed, a period or space must appear after the prefixes Mrs, Mr, Ms, and Dr in the Statement Name field. For the prefix Miss, a space must appear after the prefix in the Statement Name field.
first name	Name: First name	
	Length: 20	
	Position: 257-276	
	Field: 32	
	Segment: Base, J1, J2	
middle initial	Name: Middle name	The middle initial of the owner or a borrower on the loan.
	Length: 20	
	Position: 277-296	
	Field: 33	
	Segment: Base, J1, J2	
GEN	Name: Generation Code	Generation code: J = Junior, S = Senior, 2 = II, 3 = III, 4 = IV, 5 = V, 6 = VI, 7 = VII, 8 = VIII, 9 = IX
	Length: 1	
	Position: 297	
	Field: 35	
	Segment: Base, J1, J2	
DOB	Name: Date of Birth	The date of birth of the owner or a borrower on the loan.
	Length: 8	
	Position: 307-314	
	Field: 36	
PH	Segment: Base, J1, J2	The phone number of the owner or a borrower on the loan.

Heading/Field	Transmission	Description
	Name: Telephone Number	
	Length: 10	
	Position: 315-324	
	Field: 40	
	Segment: Base, J2	
address line 1	Name: First Line of Address	
	Length: 32	
	Position: 330-361	
	Field: 41	
	Segment: Base, J2	
address line 2	Name: Second Line of Address	The address of the owner or a borrower on the loan. The address listed applies to all the loans associated with the member.
	Length: 32	
	Position: 362-393	
	Field: 42	
	Segment: Base, J2	
city	Name: City	If the Relationship Indicator field on the Loan Borrowers/References dialog box for the borrower is 1 - Joint Borrower/Address excluded, a J1 segment is created and no address will be listed for the borrower. If a borrower on a loan has a different address than the member (Relationship Indicator field is 2 or 3), a J2 segment is created and the borrower's address will appear below the borrower's name.
	Length: 20	
	Position: 394-413	
	Field: 43	
	Segment: Base, J2	
state	Name: State	
	Length: 2	
	Position: 414-415	
zip code	Field: 44	

Heading/Field	Transmission	Description
	Segment: Base, J2	
	Name: Postal/Zip Code	
	Length: 9	
	Position: 416-424	
	Field: 3	
	Segment: K4	
PMT DUE	Name: Deferred Payment Start Date	MMDDYYYY - The scheduled payment due date when a loan is currently in a deferment or accommodation period. The K4 segment is reported if the Deferred Payment Start Date is greater than the deferment end date.
	Length: 8	
	Position: 5-12	
		Indicates if a loan is currently in a deferment or accommodation period. Corresponds with the Deferment Type field on the Loans - Credit Bureau tab. The valid values are:
		<ul style="list-style-type: none"> <li>• M - Standard deferment (The deferment or accommodation period is manually set up by the credit union. Portico will report the account status code as 11 and the amount past due as 0.00 in the credit bureau transmission. Portico will store the account status code and amount past due that would have reported if the loan was not in a deferment or accommodation period.)</li> <li>• N - Not actively in deferment (System default. Portico will store the account status code and amount past due reported in the prior month.)</li> <li>• P - Prior values reported in deferment (Portico will store the account status code and amount past due reported for the loan the month prior to the deferment period. The stored values will be reported in the credit bureau transmission unless the loan becomes current or paid off during the deferment period. In the month the loan comes out of deferment, Portico will store the account status code and amount past due that would have reported if the loan was not in a deferment or accommodation period.)</li> <li>• S - Skip payment deferment (The deferment or accommodation period is set up by skip payment</li> </ul>
	Field: N/A	
	Segment: N/A	
DEFER TYPE	Name: N/A	
	Length: N/A	
	Position: N/A	

Heading/Field	Transmission	Description
		processing in the back-office cycle. Portico will report the account status code as 11 and the amount past due as 0.00 in the credit bureau transmission. Portico will store the account status code and amount past due that would have reported if the loan was not in a deferment or accommodation period.)
HISTORY OPTION	Field: N/A	Loan payments that are reported in the credit bureau transmission as deferred should be reported with a D in the Payment History field in the credit bureau transmission. The Payment History Profile field in Portico lets you override the default value of D and report the loan with a value of 0 indicating the account is current. If the Payment History Profile field is 0 and the amount past due for the loan calculated that month end is greater than 0.00, the loan will be reported in the credit bureau transmission as deferred (D) not current.
	Segment: N/A	
	Name: N/A	
	Length: N/A	
	Position: N/A	
BEGIN	Field: N/A	The month and year that the deferment should begin from the Deferred Payments Begin Date field on the Loans - Credit Bureau tab. The deferment or accommodation period will begin on the first day of the month.
	Segment: N/A	
	Name: N/A	
	Length: N/A	
	Position: N/A	
END	Field: N/A	The month and year that the deferment should end from the Deferred Payments End Date field on the Loans - Credit Bureau tab. The deferment or accommodation period will end on the last day of the month.
	Segment: N/A	
	Name: N/A	
	Length: N/A	
	Position: N/A	
BEGIN REPAYMENT	Field: 3	MMDDYYYY - The repayment begin date for student loans.
	Segment: K4	
	Name: Deferred Payment Start Date	
	Length: 8	
	Position: 5-12	



Heading/Field	Transmission	Description
	Field: 4	
	Segment: K4	
FINAL PMT DUE	Name: Balloon Payment Due Date	The date the balloon payment is due from the Final Payment Date field on the Residual Payment Information dialog box.
	Length: 8	
	Position: 13-20	
	Field: 5	
	Segment: K4	
FINAL PMT AMT	Name: Balloon Payment Amount	The amount of the balloon payment in whole dollars from the Final Payment field on the Residual Payment Information dialog box.
	Length: 9	
	Position: 21-29	
	Field: 3	
	Segment: L1	
	Name: New Account Number	
	Length: 30	The new consumer account number assigned to the account.
NEW CONSUMER ACCOUNT NUMBER	Position: 4-33	This is the first 11 or last 11 digits of the 12 -digit member account number depending on the 350 Report Rules, followed by the 6 character note number. Spaces are converted to zeros. Any changes to the member account number may cause duplicate tradelines if the consumer reporting agencies are not notified prior to the change.
	Field: 4 - Segment: L1	
	Name: New Identification Number	
	Length: 20	
	Position: 34-53	
	Field: N/A	
PREVIOUS ACCOUNT	Segment: N/A	The previous account number assigned to the member.
	Name: N/A	

Heading/Field	Transmission	Description
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Length: N/A

Position: N/A

DOAI

The Date of Account Information for loans with an Account Status Code of 13, 61, 62, 63, 64, 65 that have a balance of zero and a Date Closed.

Portico does not report a loan as sold if the loan is reported for the last time due to a zero balance and a valid date closed, the loans and borrowers are reported for the last time due to an ECOA code of T, X or Z, the loan was previously reported as paid in full, or the loan shouldn't be reported to the credit bureau due to an ECOA code of 0.

The Final Report lists loans that were reported for the last time due to a zero balance and a valid date closed, and loans and borrowers that will be reported for the last time due to an ECOA code of T, X or Z .

For loans with an ECOA code of T, X or Z, the loan and associated borrowers will not report to the credit bureau again as long as the ECOA code remains T, X or Z. For borrowers, the loan may continue to report to the credit bureaus, but the borrower will not be reported.

22222-000 REPORT 350		CREDIT BUREAU REPORT LISTING										
MODEL OFFICE BRANCH 000**		FINAL REPORT										RU
ACCOUNT	SSN	EOA	CI	AI	BALANCE/ PAYMNT HIST	STAT/ RTNG	PORT/ ACCT	COMM/ CCC	FRQ/ DUR	SCHED PMT/ ACTUAL PMT	CRED LIM/ HIGH CRED	PAST DUE/ CHG OFF
2	987-65-4321	1			0	13	I		M	0	0	0
NOTE: 812022	DOAI:041025	*			666666666666	6	01		120	1,323	1,200	0 0
10	900-70-0102	1			0	13	C		M	0	100	0
NOTE: MM77MM	DOAI:080108	*			DDDDDDDDDDDD	0	48		LOC	0	100	0 0
12	120-00-0000	*1	E		317	11	I		D	0	0	0
NOTE: CP70		#			666666666666		02	XD		0	317	0 0
SEGMENT:	120-00-0000	#2										
SEGMENT:	DEFERRED				PMT DUE: 07/13/17		DEFER TYPE: M		HISTORY OPTION: D	BEGIN: 04/01/24	END:	
100	576-43-2111	1			0	13	C		M	0	0	0
NOTE: ARM	DOAI:041025	*			DDDDDDDDDDDD	0	00		LOC	0	10,000	0 0

## Deferred Loans

The Deferred Loans section lists loans in a deferment period. You can use this information to determine if any loans coming out of deferment should be maintained to ensure they will be reported correctly in the next month-end credit bureau transmission.

22222-000 REPORT 350				CREDIT BUREAU REPORT LISTING									
PORTICO TEST CREDIT UNION				DEFERRED LOANS									
ACCOUNT	SSN	EOCA	CI	AI	BALANCE/	STAT/	PORT/	COMM/	FRQ/	SCHED	PMT/	CRED LIM/	PAST DUE
					PAYMNT HIST	RTNG	ACCT	CCC	DUR	ACTUAL	PMT	HIGH CRED	CHG OFT
10	911-23-3346	1			2,000	84	I	AW	D		0	0	2,000
NOTE: 213334					DDDDDD66654		31				0	2,000	0
SEGMENT:	DEFERRED				PMT DUE: 02/07/06		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 08/01/20				
720	554-22-1254	1			2,000	71	M	AW	D		0	0	400
NOTE: INDIR					DDDDDD432D6		31				0	2,000	0
SEGMENT:	DEFERRED				PMT DUE: 03/15/20		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 04/30/20				
720	554-22-1254	1			23,829	71	I	AW	D		0	0	1,145
NOTE: 7TYPE6					DDDDDD432D6		11				0	25,000	0
SEGMENT:	DEFERRED				PMT DUE: 03/07/20		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 04/30/20				
802	225-11-1544	7		M	3,717	11	C		D		0	5,000	0
NOTE: 1					00000000000		31				0	3,880	0
SEGMENT: J2	123-45-6789	5											
SEGMENT: J1	221-25-1225	2											
SEGMENT: J1	556-44-4556	2											
SEGMENT: J1	561-56-1654	2											
SEGMENT: K4	DEFERRED				PMT DUE: 09/13/22		DEFER TYPE: M	HISTORY OPTION: 0	BEGIN: 07/01/20				
802	225-11-1544	2		M	0	11	C	AW	D		0	5,000,000	0
NOTE: 4					DDDDDD000D0		11				0	5,005	0
SEGMENT: J1	333-44-5555	2		M									
SEGMENT: J1	221-25-2125	2											
SEGMENT:	DEFERRED				PMT DUE: 09/10/20		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 04/30/20				
802	225-11-1544	1		M	1,275	11	I		D		0	0	0
NOTE: 8					DD666666666		11				0	2,101	0
SEGMENT:	123-45-6789	#2											
SEGMENT:	DEFERRED				PMT DUE: 01/01/21		DEFER TYPE: M	HISTORY OPTION: D	BEGIN: 12/01/20				
802	221-23-6548	1			2,000	11	I	AW	D		0	0	0
NOTE: TYPE7					DDDDDD210D6		31				0	2,000	0
SEGMENT:	DEFERRED				PMT DUE: 05/15/20		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 04/30/20				
806	806-80-6111	1			50,000	11	I		D		0	0	0
NOTE: 4					DDDDDD66666		12				0	50,000	0
SEGMENT: K4	STUDENT				BEGIN REPAYMENT: 08/01/24								
3636	782-17-8211	1			16,896	11	M		D		0	0	0
NOTE: 0076					DDDDDD66666		31				0	26,000	0
SEGMENT:	DEFERRED	>			PMT DUE: 09/01/20		DEFER TYPE: M	HISTORY OPTION: D	BEGIN: 07/01/20				
8548	023-12-3123	1			1,000	83	M	AW	D		0	0	1,000
NOTE: INDW10					DDDDDD54321		31				0	1,000	0
SEGMENT:	DEFERRED				PMT DUE: 03/01/20		DEFER TYPE: P	HISTORY OPTION: D	BEGIN: 08/01/20				

## Exceptions

The Exceptions section lists loans and borrowers with an invalid ECOA code combination, loans where the status code does not match the status of the loan, or loans that must be maintained to be correctly reported to the credit bureau.

22222-000 REPORT 350													CREDIT BUREAU REPORT LISTING	
MODEL OFFICE BRANCH 000**													EXCEPTIONS	
ACCOUNT	SSN	ECOA	CI	AI	PAYMNT HIST	STAT/ RTNG	PORT/ ACCT	COMM/ CCC	FRQ/ DUR	SCHED PMT/ ACTUAL PMT	CRED LIM/ HIGH CRED	PAST DUE/ CHG OFF		
965445767000	345-46-5768	1			20,000	84	M		M	30	0	4,290		
NOTE: 666666					666666666666		05		002	0	20,000	0		
SEGMENT:	456-45-6545	#2												
999988887777	123-45-6789	1			410	84			M	68	0	410		
NOTE: CP88					666666666666		00		006	0	410	0		
SEGMENT:	123-45-6789	#2												
EXCEPTION CODES:														
01 - INVALID ECOA CODE REPORTED FOR BASE SEGMENT. REVIEW AND CORRECT LOAN.														
02 - BASE SEGMENT ECOA CODE INDICATES INDIVIDUAL REPORTING. BORROWERS NOT REPORTED.														
03 - INVALID ECOA CODE FOR BORROWER NOT FLAGGED AS OWNER. BORROWER NOT REPORTED.														
04 - CREDIT BUREAU STATUS CODE NOT INTENDED FOR LOAN WITH A BALANCE GREATER THAN ZERO.														
05 - CREDIT BUREAU STATUS CODE NOT INTENDED FOR CHARGED OFF LOAN.														
06 - MAINTENANCE IS REQUIRED TO DISCONTINUE REPORTING LOAN TO THE CREDIT BUREAU.														
07 - DATE CLOSED NOT SET TO DRAW PERIOD EXPIRATION DATE DUE TO SPECIAL COMMENT CODE OR EXISTING DATE CLOSED.														
08 - REPOSSESSED LOAN WITHOUT A REPOSSESSED OR STATUS CHANGED DATE.														

A # in ECOA column in the row with the SSN indicates that there is an invalid ECOA code combination.

- 01 - Invalid ECOA code reported for base segment. Review and correct loan. The credit union must manually change the ECOA code for the loan.
- 02 - Base segment ECOA code indicates individual reporting. Borrowers not reported. The credit union must manually change the ECOA code for the loan.
- 03 - Invalid ECOA code for borrower not flagged as owner. Borrower not reported. The credit union must manually change the ECOA code for the borrower.

A # in the ECOA column in the row with the loan note number indicates that there is an exception with the date closed or status code.

- 04 - Credit bureau status code not intended for loan with a balance greater than zero. If the loan balance is greater than 0.00 and the status code is 61 - 65, the loan will report with exception code 04. The credit union must manually change the status code.

- 05 - Credit bureau status code not intended for charged off loan. If the loan balance is 0.00 and the loan status is C - Charged off, but the credit bureau status code is not 64, the loan will report with exception code 05. The credit union must manually change the status code to 64.
- 06 - Maintenance is required by the credit union to discontinue reporting the loan to the credit bureau. If the loan balance is 0.00 and status code is 88 - 97, the loan will report with exception code 06. The credit union must manually change the status code to 13.
- 07 - Date closed not set to draw period expiration due to special comment code or existing date closed. If the draw period expiration date is within the reporting month and the special comment code is not CJ or blank, or the loan has an existing date closed, the loan will report with exception code 07. To report the new draw period expiration date as the date closed, the credit union must manually change the date closed to the new draw period expiration date.
- 08 - Repossessed Loan Without A Repossessed or Status Changed Date. A loan receives an 08 status code if no other status applies to the loan, the loan does not have a repossessed date or status changed date on the Credit Bureau tab, and has a status code of 96 or 63.

## Loan Count By Section

The Loan Count By Section lists the number of loans reported in each section and the page number where each section begins. For loans reported as sold or purchased with a K2 segment, the Loan Count By Section displays the SOLD or PURCHASED totals and the institution name from the 350 Report Rules.

```

22222-000 REPORT 350                                CREDIT BUREAU REPORT LISTING
PORTICO TEST CREDIT UNION                            LOAN COUNT BY SECTION
LOANS REPORTED:      4,632
  PURCHASED:          100    FROM: ABC FEDERAL CREDIT UNION
FINAL REPORT:        840    PAGE: 356
DEFERRED LOANS:       15    PAGE: 411
EXCEPTIONS:          460    PAGE: 413
INDICATOR LEGEND
* - FINAL REPORTING OF LOAN.
> - LOAN DEFERRAL PERIOD IS ENDING.  MAINTENANCE MAY BE NECESSARY
# - EXCEPTION REPORTING.  MAINTENANCE MAY BE NECESSARY

```

## Account Status Codes

The valid values for the STAT field are as follows:

Value	Description
11	Current account (0-29 days past the due date)
13	Paid or closed account/zero balance
61	Account paid in full, was a voluntary surrender
62	Account paid in full, was a collection account
63	Account paid in full, was a repossession
64	Account paid in full, was a charge-off
65	Account paid in full. A foreclosure was started.
71	Account 30-59 days past the due date
78	Account 60-89 days past the due date
80	Account 90-119 days past the due date
82	Account 120-149 days past the due date
83	Account 150-179 days past the due date
84	Account 180 days or more past the due date
88	Claim filed with government for insured portion of balance on a defaulted loan
89	Deed received in lieu of foreclosure on a defaulted mortgage; there may be a balance due
93	Account assigned to internal or external collections
94	Foreclosure completed; there may be a balance due
95	Voluntary surrender; there may be a balance due
96	Merchandise was repossessed; there may be a balance due
97	Unpaid balance reported as a loss (charge-off)
DA	Delete entire account (for reasons other than fraud)
DF	Delete entire account due to confirmed fraud (fraud investigation completed)
05	Account transferred (obsolete)

## Compliance Condition Codes

The valid values for the CCC field are as follows:

Value	Description
Blank	Not Applicable. System default.
XA	Account closed at consumer's request
XB	Account information disputed by consumer
XC	Complete investigation of FCRA dispute, consumer disagrees
XD	Account closed at consumer's request and in dispute under FCRA
XE	Account closed at consumer's request and dispute investigation complete, consumer disagrees
XF	Account in dispute under Fair Credit Billing Act
XG	FCBA dispute resolved - consumer disagrees
XH	Account previously in dispute, not resolved. Reported by credit grantor
XJ	Account closed at consumer's request and in dispute under FCBA
XR	Removes the most recently reported Compliance Condition Code

## Consumer Information Codes

The valid values for the CI field are as follows:.

Value	Description
A	Petition for Chapter 7 Bankruptcy
B	Petition for Chapter 11 Bankruptcy
C	Petition for Chapter 12 Bankruptcy
D	Petition for Chapter 13 Bankruptcy
E	Discharged through Bankruptcy Chapter 7
F	Discharged through Bankruptcy Chapter 11
G	Discharged through Bankruptcy Chapter 12
H	Discharged through Bankruptcy Chapter 13
Q	Removes bankruptcy indicator previously reported (A through P)



Value	Description
R	Reaffirmation of debt
S	Removes reaffirmation of debt and reaffirmation of debt rescinded indicators (R,V,W,X,Y) previously reported
T	Credit Grantor Cannot Locate Consumer
U	Consumer now located (removes previously reported T indicator)
V	Chapter 7 Reaffirmation of Debt Rescinded
2A	Lease assumption
I	Chapter 7 Bankruptcy dismissed (obsolete)
J	Chapter 11 Bankruptcy dismissed (obsolete)
K	Chapter 12 Bankruptcy dismissed (obsolete)
L	Chapter 13 Bankruptcy dismissed (obsolete)
M	Chapter 7 Bankruptcy withdrawn (obsolete)
N	Chapter 11 Bankruptcy withdrawn (obsolete)
O	Chapter 12 Bankruptcy withdrawn (obsolete)
P	Chapter 13 Bankruptcy withdrawn (obsolete)

## Special Comment Codes

The valid values for the COMM field are as follows:

Code	Description
Blank	Removes any previously reported Special Comment Code
B	Account payments managed by Credit Counseling Serv
C	Paid by Co-maker
D	Student Loan - payment deferred
E	Primary borrower declared bankruptcy
F	Secondary borrower declared bankruptcy
H	Loan assumed by another party
I	Election of remedy

Code	Description
J	Election of remedy
L	Account closed
M	Account closed at credit grantor's request
N	Account closed at consumer's request
O	Account transferred to another lender
P	FCBA Dispute resolved- Consumer Disagrees
Q	FCBA Dispute resolved- Consumer Disagrees
R	Removes any previously reported Special Comment Code
S	Special Handling. Contact credit grantor for additional info
U	Special Handling. Contact credit grantor for additional info
V	Adjustment pending
W	Adjustment pending
X	Account in dispute, reported by subscriber/member
Y	Account in dispute, reported by subscriber/member
Z	Account previously in dispute - now resolved
AA	Student Loan - payment deferred
AB	Debt being paid through insurance
AC	Paying under a partial or modified payment agreement
AF	Single Payment Loan
AG	Simple Interest Loan
AH	Purchased by Another Lender
AI	Recalled to Military Active Duty
AJ	Payroll Deduction
AK	Reaffirmation of Debt
AM	Account Payments Assured by Wage Garnishment
AN	Account Acquired by RTC/FDIC

Code	Description
AO	Voluntarily Surrendered - then Redeemed
AP	Credit Line Suspended
AR	Contingent Liability
AS	Account closed due to refinance
AT	Account closed due to transfer
AU	Account paid in full for less than the full balance
AV	First payment never received
AW	Affected by natural disaster
AX	Account paid from collateral
AY	Now paying
AZ	Redeemed repossession
BA	Transferred to Recovery
BB	Full Termination/Status Pending
BC	Full Termination/Obligation Satisfied
BD	Full Termination/Balance Owing
BE	Early Termination/Status Pending
BF	Early Termination/Obligation Satisfied
BG	Early Termination/Balance Owing
BH	Early Termination/Insurance Loss
BI	Involuntary Repossession
BJ	Involuntary Repossession/Obligation Satisfied
BK	Involuntary Repossessions
BL	Credit Card Lost or Stolen
BM	Inactive Account
BN	Paid by Company Who Originally Sold the Merchandise
BO	Foreclosure Proceedings Started

Code	Description
BI	Involuntary Repossession
BJ	Involuntary Repossession/Obligation Satisfied
BK	Involuntary Repossessions
BL	Credit Card Lost or Stolen
BM	Inactive Account
BN	Paid by Company Who Originally Sold the Merchandise
BO	Foreclosure Proceedings Started
BP	Paid Through Insurance
BQ	Payment Deferred
BR	Customer Pays Balance in Full
BS	Prepaid Lease
BT	Principal Deferred/Interest Payment Only
BU	Account info disputed by consumer, meets FCRA requirements
BV	Bankruptcy Chapter 7
BW	Bankruptcy Chapter 11
BX	Bankruptcy Chapter 12
BY	Bankruptcy Withdrawn
BZ	Judgement Granted
CA	Account Closed at Consumer's Request and In Dispute
CB	Account Closed at Consumer's Request, Dispute Resolved, Consumer Disagrees
CC	Debt Included In/Discharged through Bankruptcy Ch 7/Account Closed by Consumer
CD	Debt Included In/Discharged through Bankruptcy Ch 11/Account Closed by Consumer
CE	Debt Included In/Discharged through Bankruptcy Ch 13/Account Closed by Consumer
CJ	Credit line no longer available in repayment phase
CK	Credit line reduced due to collateral depreciation
CL	Credit line suspended due to collateral depreciation

Code	Description
CM	Collateral released by creditor/balance owing
CN	Loan modified under a federal government plan
DE	Debt extinguished under state law