



How To Speak Credit Union

The credit union industry is full of acronyms. Use this guide to learn the lingo.



Who is your **PFI**?

Primary Financial Institution

I go to my local **CU**.

Credit Union



Is it **SEG** based? Are we in the **FOM**?

Select Employee Group

Field Of Membership

Can we join your CU?



Financials

ROA

Return On Assets

HELOC

Home Equity Line Of Credit

MMA

Money Market Account

LTV

Loan To Value

LOC

Line Of Credit

ARM

Adjustable Rate Mortgage

CD

Certificate Of Deposit

RBC

Risk-Based Capital

NIM

Net Interest Margin

PLL

Provision for Loan Loss

NII

Non-Interest Income

ROM

Return of the Member

See how your credit union performs in these metrics and more. Build a well-rounded analysis in minutes with CU Analyzer. [Learn more today.](#)

Callahan's proprietary measure of member value.

Industry

FCU

Federal Credit Union

HMDA

Home Mortgage Disclosure Act

CLF

Central Liquidity Facility

National Credit Union Administration

NCUA

CUNA

Credit Union National Association

NCUSIF

National Credit Union Share Insurance Fund

CUSO

Credit Union Service Organization

NAFCU

National Association of Federally-Insured Credit Unions

NGN

NCUA Guaranteed Note

GAC

Governmental Affairs Conference

FHLB

Federal Home Loan Bank

C&A

Callahan & Associates

Learn more lingo. Find a listing of credit union acronyms and definitions in the Callahan Credit Union Directory. [Download the 2018 directory today.](#)

