#### SAMPLE WORKPAPERS

**CREDIT UNION NAME** 

SUPERVISORY COMMITTEE

INTERNAL AUDIT REPORT

These sample work-papers may be used as a guide in completing the audit programs and **need not be filed** with the report.

### **CASH COUNT SHEET**

	Month	Day	Year
Description	Coin	Bills	Other
TOTALS			
			1
Coin			
Bills			
Other	· 		
<b>Grand Total</b>			
Signature:			_

This sheet may be duplicated if multiple cash locations are counted.

# TRANSACTION ACCOUNT (BANK) RECONCILIATION

CREDIT UNION:				
e of Financial Institu	tion <u>:</u>			
Month E	nd Balance on the Fina	ancial Institution's	Statement:	
Add:	Deposits in Transi Date:	t:		
	Date:			
Less:	Outstanding Draft	s:		
Draft No.	Date	Amount		
	. <u> </u>		-	
			-	
			<del>.</del>	
	·		-	
			·	
Unadjusted Da	ifferences Description	Amount		
	·			
	<u> </u>		- <u> </u>	
		Balance Per Gene	ral Ledger	
ments:				

Work-papers - page 2

Refer to Procedure #2, Cash Program, Page 3

Day of	Amount Per	Amount Per
Month	Credit Union Records	Depository Records
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		
26		
27		
28		
29		
30		
31		
Totals		

Comments:		
'		
	-	

Deposits should be made prompt and intact within 48 hours (two working days) of receipt.

# DELINQUENT LOAN TEST

port Per Co

#### LOANS TO DIRECTORS, OFFICERS AND EMPLOYEES

Account				
No.	Name	Loan Balance	Delinquency*	Documentation Explan

Note: <u>Documentation</u> - includes loan note, signatures of <u>all</u> borrowers, proper approval of "insider" loans, car title, certificate of insurance, credit reports, income verification, etc.

\*Delinquency - Is the account current or past due, and if so, how many months past due?

#### **INVESTMENTS**

CREDIT UNION:					
Investment Type	Book Value	Market Value	Legal and Authorized	Proper Accounting	Verification Method
Comments:					
				Yes or No	
Note: Is it the intent to ho	ld each of the a	bove investmer	nts to maturity?		
If not, is the credit union Standard (SFAS) #115 by statement being reviewed	marking inves				

## DIVIDEND TEST

CREDIT U	NION:				
Account	Name	Account	Amount Paid	Amount Per	Dividend Payment
Type	Name	Number	Amount raid	Computation	Method
Comments:					
Does the am	ount calculated agree with the	at posted to memb	ers ledger cards?	Yes or No	
Has the cred	it union complied with Truth	in Savings?	Yes or No		

### MEMBERSHIP TEST

Account		1	Membership Ca	ard	(Yes or No) Within Field
No.	Name	Address	Signature	Employment	of Membershi

### FIXED ASSET TEST

CREDIT U	NION:					
Date		Invoice	Estimated	Depreciation	Monthly	Accumulated
Purchased	Item	Amount	Useful Life	Method		Depreciation
Is depreciat	ion being record	Monthly		-		
		Annually		- -		
Comments:						