

This transmittal log documents changes to the NSPM from version 3.1 (deletions highlighted in **RED** text) , issued Sept. 4, 2015, to version 4.0 (changes highlighted in **RED** text). Changes are organized by section/topic and:

- Amend existing procedures to improve the consistency and efficiency of the examination and supervision program
- Provide clarification for existing procedures
- Amend procedures as a result of regulatory amendments or other agency directives

This log does not reflect technical amendments and minor grammatical changes. For a complete history of NSPM documentation, visit the **NSPM SharePoint site**.

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Administrative Remedies

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| 26 | Administrative Remedies > Civil Money Penalty | [New content] | <p>7. Civil Money Penalty</p> <p>NCUA's authority to impose civil money penalties against federally insured credit unions that do not meet the quarterly Call Report filing deadlines is granted under §202 of the Federal Credit Union Act (12 U.S.C. §1782). NCUA coordinates with state supervisory authorities to assess civil money penalties against federally insured state-chartered credit unions, and, as a matter of courtesy and fairness, takes any late-filing fees assessed by the state into account when assessing a civil money penalty.</p> <p>[callout] Only the E&I Director can make a final decision to waive or reduce a Call Report civil money penalty.</p> <p>NCUA announced that all credit unions must file Call Reports electronically in the Letter to Credit Unions 13-CU-11, Electronic Filing of Call Reports and Extended Filing Dates for 2014.</p> <p>A. Office of Examination and Insurance Responsibilities</p> <ul style="list-style-type: none"> • Identify credit unions that miss the Call Report deadline • Provide a list of credit unions that missed the Call Report filing deadline to Regional Offices and state supervisory authorities (generally within two weeks of the regulatory deadline) requesting: <ul style="list-style-type: none"> o Comments for information about any known issues related to the late filing o Recommendations on assessing a civil money penalty o Information about any SSA fines being assessed, including amount(s) (SSA only) • Notify credit unions that miss the Call Report filing deadline and process correspondence, including signed stipulations and consents for penalties, as well as orders of assessments • Adjudicate uncontested Civil Money Penalties for Call Report late filers (director only) • Decide on requests from credit unions for reduced or waived penalties • With OGC assistance, initiate proceedings before an administrative law judge for cases that cannot be resolved by consent (director only) • Send received Civil Money Penalty payments to the Department of the Treasury for deposit |
| | | | <p>B. Region Division of Supervision Director Responsibilities</p> <ul style="list-style-type: none"> • Respond to E&I requests for comments on any known issues related to the late filing of a Call Report in the timeframe provided (generally, two weeks). <p>C. Regional Director</p> <ul style="list-style-type: none"> • Authorize field staff to file an estimated Call Report if they determine that a credit union's Call Report will be delayed more than 14 days beyond the regulatory limit established by NCUA <ul style="list-style-type: none"> o The RD should notify E&I as soon as practicable when exercising this authority. |
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Administrative Remedies

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| | | | <p>D. Field Staff Responsibilities</p> <ul style="list-style-type: none"> • Notify the Regional Office of any known issues or pertinent history when they receive notification that a credit union has missed the 5300 Call Report deadline • File an estimated 5300 Call Report on behalf of a credit union only if authorized in advance by an RD or ARDO/P <p>o Staff must follow any directions provided by E&I for filing an estimated Call Report.</p> <p>E. Civil Money Penalty Waivers</p> <p>The Director of the Office of Examination and Insurance has the delegated authority to reduce or waive a civil money penalty issued due to late filing of a 5300 Call Report. NCUA may elect not to assess a penalty if a credit union files late due to extenuating circumstances such as those listed below.</p> <ul style="list-style-type: none"> • “Acts of God” such as: <ul style="list-style-type: none"> o A natural disaster or weather event that impairs a credit union’s operation o A power failure, internet failure, or failure of a credit union’s core-processing system immediately prior to or at the filing deadline o The death or physical/emotional incapacitation of a key employee (only acceptable if a credit union is too small to have back-up personnel) o Turnover of a key position just prior to the deadline (only acceptable if a credit union is too small to have back-up personnel) • Robbery of a credit union that impairs the credit union’s ability to file on time • A CU Online filing problem unique to a credit union, not including an error or warning that a filer does not know how to clear or answer (must be supported by a help desk ticket time/date stamped near, but prior to, the filing deadline) • Credit union, SSA, or NCUA accidentally “unsubmits” a Call Report after successfully submitting prior to the deadline • Merger with another credit union • Liquidations or conservatorships |

Audits, Recordkeeping, and Fraud

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| N/A | N/A | No change in section | N/A |
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BSA Enforcement

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| 69 | BSA Enforcement > BSA Violations > Significant BSA Violations | This is required unless the credit union fully corrects all the BSA violations during the course of the examination and the examiner is sure the problems will not recur (reputation or other risk areas may also be affected). | A risk rating of "high" is required unless the credit union fully corrects all the BSA violations during the course of the examination and the examiner verifies proper controls designed to prevent future violations. |

Change of Officials

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Corporate Credit Unions

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CUSO Reviews

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Derivatives Authority

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| 163 | Derivatives Authority > Roles and Responsibilities > Field Staff Responsibilities | Field Staff Responsibilities | Field Office Responsibilities |

District Management

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| 203 | District Management > General Supervision Responsibilities > E&I Responsibilities | E&I is also responsible for: • Establishing the national minimum examination scope with regional input | E&I is also responsible for: • Establishing the national examination scope with regional input |
| 210 | District Management > Budgeting and Scheduling Examination Work > NCUA Examination Scheduling Program | New footnote | Footnote 1: The criteria for CAMEL is based on the CAMEL Rating in effect at budget time. Footnote 2: Based on the March 31st 5300 or 5310 Call Report in the preceding calendar year. |
| 214 | District Management > Administrative Actions for Troubled Credit Unions | Informal and/or formal administrative actions are expected on all credit unions coded a CAMEL 4 or 5 (see Supervisory Letter No. 10-4, Administrative Remedies, for more information). Regions will issue a PWL or LUA to all CAMEL 4 and 5 credit unions unless a more formal administrative action is approved. | Regions will issue a PWL or LUA to all CAMEL 4 and 5 credit unions unless a more formal administrative action is approved (see Supervisory Letter No. 10-4, Administrative Remedies, for more information). [Previous "informal and/or formal" verbiage seemed to indicate that a DOR could be acceptable as the only form of administrative remedy for a CAMEL 4 or 5 credit union.] |
| 220 | District Management > Administrative Items > AIREs: Deleting Files | To delete a previously uploaded AIREs examination/supervision contact, an examiner will send a request to the region's DOS mailbox and copy his or her supervisor. The request must include the credit union's charter number, effective date, contact type, and a brief explanation. DOS will notify the examiner and supervisor when the contact has been deleted, and indicate when the examiner will be able to re-upload. | To delete a previously uploaded AIREs examination/supervision contact, an examiner will send a request to his or her SE, who is responsible for reviewing the request . The request must include the credit union's charter number, effective date, contact type, and a brief explanation. The SE will forward approved requests to the region's DOS mailbox and copy the requesting examiner. DOS will notify the supervisor and examiner when the contact has been deleted, and indicate when the examiner will be able to re-upload. |
| 225 | District Management > Administrative Items > Documented Secondary CAMEL Review | For credit unions identified for a DSCR, examiners will create the DSCR form in NSPM Tools and email the form and exam support documents to the credit union's SE for review before issuing the report no more than five business days after completing the field work. If the five-day timeline cannot be met, the SE may grant the examiner an additional three days to complete the task. The examiner will document the need for this additional time in the Confidential Section of AIREs. | For credit unions identified for a DSCR, examiners will email exam support documents to the credit union's SE for review before issuing the report no more than five business days after completing the field work (including any field work completed by the SSA that the examiner relies on in assigning a CAMEL rating, if applicable) . If the five-day timeline cannot be met, the SE may grant the examiner additional time to complete the task. The examiner will document the need for this additional time in the Confidential Section of AIREs. |
| 225 | District Management > Administrative Items > Documented Secondary CAMEL Review | At a minimum, examiners must send the following: • DOR (if applicable) • Examiner's Findings (if applicable) • CAMEL Evaluation Form • Scope module, including completed "Final Assessment" tab | Added the following bullet item to the list examiners must send: • Any other documents requested by the SE |
| 228 | District Management > Administrative Items > Notifying a Credit Union of a Contact | As part of the notification process, examiners will provide the pre-examination letter (also known as the Items Needed for Examination template) , found in AIREs. | As part of the notification process, examiners will provide the appropriate pre-examination letter (RFE or SCUEP) found in the AIREs Exam Directory under Available Template Files . |
| 232 | District Management > Confidential Section | [New content] | Added two bullets to list of items documented in Confidential Section: • Completion of a documented secondary CAMEL review • Reasons a joint FISCO exam was not possible, including efforts made to coordinate the joint examination with the SSA, when applicable • When a joint exam is conducted, the EIC will note the extent of SSA participation in the Confidential Section. |
| 241 | District Management > Develop and Issue Guidance | [New content] | [call-out] Whitepapers and other regional materials may not establish exam procedures or policy. Regions may continue to provide guidance to staff to clarify existing policy and provide regional specific direction/training. |

Exam Complaints

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| 248 | Exam Complaints > Roles and Responsibilities | <ul style="list-style-type: none">•Review the complaint and identify if it is for a material supervisory determination. If the complaint is ultimately appealable to the committee, DOS will ensure all actions are completed within 30 days. If the complaint is not for a material supervisory determination, DOS will ensure all actions are completed with 45 days. | <ul style="list-style-type: none">•DOS will ensure all actions are completed within 60 days. This includes complaints that are ultimately appealable to the committee and complaints that are not for a material supervisory determination. For matters appealable to the SRC, DOS will ensure the credit union is made aware of the response before 60 days have elapsed. |

Exam Report Writing

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| 257 | Exam Report Writing > Report Components > Cover Letter | The cover letter explains the risk-focused examination process, the examination appeal process, and provides a description of the key documents included in the examination report. | The cover letter explains the risk-focused or defined-scope examination process and the examination appeal process, and provides a description of the key documents included in the examination report . (Bulleted list to aid reading) |
| 275 | Exam Report Writing > Supporting Workpapers | These questionnaires are available to assist examiners in completing examination steps. Examiners must use their judgment to determine when best to use questionnaire(s). | AIRES questionnaires are available to assist examiners in completing examination steps. Examiners must include all questionnaires required by the most recent NCUA Instruction 5000.20, Examination Scope. Examiners must use their judgment to determine when best to use questionnaires and optional questionnaires. |

Federal Credit Union Program and Procedures

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| 277 | FCUs > Examination Planning > Preliminary Assessment | The preliminary risk assessment drives the initial scoping for the risk-based examination. This assessment is documented in the preliminary risk assessment tab of the AIRES Scope module. | [callout] Examiners do not complete a Preliminary Risk Assessment for defined-scope examinations. Instead, an examiner will check the SCUPE box in the Preliminary Risk Assessment tab, which will gray out the input fields on the tab. The preliminary risk assessment drives the initial scoping for the risk-based examination. This assessment is documented in the preliminary risk assessment tab of the AIRES Scope module. |
| 283 | FCUs > FCU Examinations (WCC 10) | NCUA examiners will use WCC 10 for FCU examinations. Examiners will reference the most recent NCUA Instruction 5000.20, Examination Scope, Appendix B, for required and baseline review areas. | NCUA examiners will use WCC 10 for FCU examinations, including SCUPE defined-scope examinations. Examiners will reference the most recent NCUA Instruction 5000.20, Examination Scope, Appendix B, for required and baseline review areas. For an FCU SCUPE defined-scope examination, examiners will reference Appendix A for required Tier 1 review areas. |
| 291 | FCUs > FCU Supervision Contacts > Monthly Financial Monitoring (WCC 27) | Examiners must trend monthly financial data for all troubled institutions where the financial condition is a concern and the FCU represents significant risk to the share insurance fund (as in cases of large, troubled institutions). Examiners will charge this type of offsite supervision to WCC 27 and will upload a Minimal Contact. | Examiners must trend monthly financial data for the following: <ul style="list-style-type: none"> - Any CAMEL 4 or 5 credit union with more than \$250M in assets - Any CAMEL 3 credit union with more than \$1B in assets - All cases assigned to the Division of Special Actions - All troubled institutions in which financial condition is a concern and the credit union represents significant risk to the share insurance fund (as in the case of a large, troubled institution) Examiners must trend the data using SATEx or an equivalent tool. Examiners will charge this type of offsite supervision to WCC 27 and will upload a Minimal Contact. |

Federally Insured, State Chartered Credit Union Program and Procedures

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| 310 | FISCUs > Types of FISCU Exams > Joint Exams (WCC 11) | NCUA will make every effort to schedule joint examinations with the SSA in order to streamline the process and facilitate networking and cooperation between the two agencies. If NCUA and the SSA cannot schedule a joint exam-ination, NCUA will conduct an insurance review. | NCUA will make every effort to schedule joint examinations with the SSA in order to streamline the process and facilitate networking and cooperation between the two agencies. If NCUA and the SSA cannot schedule a joint examination, NCUA will conduct an insurance review. When a joint exam was not possible, the EIC will note the reason(s), and the efforts made to coordinate a joint examination with the SSA, in the Confidential Section. When a joint exam was conducted, the EIC will note the extent of SSA participation. |
| 322 | FISCUs > FISCU Supervision Contacts > Monthly Financial Monitoring (WCC 28) | Examiners must trend monthly financial data for all troubled institutions where the financial condition is a concern and the FISCU represents significant risk to the share insurance fund (as in cases of large, troubled institutions). | Examiners must trend monthly financial data for the following: <ul style="list-style-type: none"> • Any CAMEL 4 or 5 credit union with more than \$250M in assets • Any CAMEL 3 credit union with more than \$1B in assets • All Cases assigned to the Division of Special Actions • All troubled institutions in which financial condition is a concern and the credit union represents significant risk to the share insurance fund (as in the case with a large troubled institution) Examiners must trend the data using SATEx or an equivalent tool. |

OSCUI Consulting

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| 337 | OSCUI Consulting > Roles and Responsibilities > Field Staff | Provide feedback to OSCUI via the e-survey attached to each AIREs notification (as applicable) to help assess the effectiveness of and evaluate potential changes to the consulting program. | Review the Consulting Contact Report (CCR) and provide feedback to OSCUI via the e-survey link emailed to the examiner at the conclusion of the consulting contact. The purpose of the survey is to help assess the effectiveness of and evaluate potential changes to the consulting program. |
| 339 | OSCUI Consulting > Key Consulting Services | Section 702.206(b) of NCUA rules and regulations specifically provides for NCUA assistance to credit unions with less than \$10 million in assets required to develop a NWRP. Also, §702.307 provides for assistance to “new” credit unions (in operation less than ten years) with developing a revised business plan (RBP). OSCUI EDSs provide this assistance. | Section 702.206(b) of NCUA rules and regulations specifically provides for NCUA assistance to credit unions with less than \$10 million in assets required to develop a NWRP. Section 702.307 provides for assistance to credit unions with less than \$10 million in assets (regardless of how long the credit union has been in operation) with developing a revised business plan (RBP). OSCUI EDSs provide this assistance. |

Quality Assurance Program

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| 384 | Quality Assurance Program > Key Terms and Concepts | None | State Supervisory Review (SSR) Form: Tool designed to document district examiner review of examination reports submitted by examiners employed by state supervisory authorities. |
| 384 | Quality Assurance Program > Key Terms and Concepts | Full Review: A comprehensive and detailed review of the examiners work product performed after upload and will include applicable work papers | Full Review: A comprehensive and detailed supervisory review of the examiners work product performed after upload and will include applicable work papers and documented using the Supervisory Evaluation Form (SEF). |
| 386 | Quality Assurance Program >Quality Assurance Roles and Responsibilities> DOS Responsibilities | Compile completed QCRs and supervisor evaluations for distribution to regional management | Compile completed SEFs using regional tracking procedures. |
| 386 | Quality Assurance Program > Quality Assurance Roles and Responsibilities > Regional Director Responsibilities | <ul style="list-style-type: none"> Monitor monthly reports | <ul style="list-style-type: none"> Monitor monthly reports to ensure the quality assurance program is following policy requirements and to assess overall program effectiveness |
| 387 | Quality Assurance Program > Supervisor Evaluations | F. Supervisor Responsibilities for a Full Review | 4. Supervisor Evaluations Supervisors are responsible for regularly reviewing completed examinations and assessing the examiner performance. Supervisor evaluations are intended to be both a learning tool and feedback mechanism for the examiner and supervisor. There are three types of supervisor evaluations: Full Review, SCAN and Documented Secondary CAMEL Review (DSCR). |
| 388 | Quality Assurance Program > Responsibilities > Supervisor Responsibilities | Supervisors will conduct a Full Review of all reports from examiners who are in probationary status or in the employee training period (whichever is longer). <ul style="list-style-type: none"> Reviews will be conducted independently of the on-the-job trainer A minimum of three reports (excluding state report reviews) per examiner must receive a comprehensive review that is documented on the Supervisor Evaluation Form Supervisors should strive to complete reviews evenly over the calendar year | Supervisors will use the following minimum evaluation requirements to select reports for a Full Review: <ul style="list-style-type: none"> All reports from examiners who have been employed by NCUA less than one year (i.e., are in probationary status) These reviews will be conducted independently of the on-the-job trainer A minimum of five (or all if less) regular FCU examinations (WCC 10), FISCU insurance review (WCC 11), or follow-up FCU/FISCU contacts (WCC 22/WCC 23) for each examiner with less than two years' experience Each examiner must receive a minimum of three Full Reviews, excluding code 26 state report reviews (or all, if fewer than three reports are available to review) These reviews will be documented on the Supervisor Evaluation Form |
| 389 | Quality Assurance Program > Responsibilities > Supervisor Responsibilities > Scanned Review | Supervisor Responsibilities for a Scanned Review Scanned Reviews will be completed for all credit unions exceeding \$50 million in assets not subject to Full Reviews or Documented Secondary CAMEL Reviews. | Supervisor Responsibilities for a Scanned Review Scanned Reviews will be completed for all credit unions exceeding \$100 million in assets not subject to Full Reviews or Documented Secondary CAMEL Reviews. |

Quality Assurance Program

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| 389 | Quality Assurance Program > Responsibilities > Supervisor Responsibilities > Scanned Review | Supervisors and examiners review and discuss written report reviews with each other as needed to resolve issues or concerns addressed in a written review . | Supervisors and examiners review and discuss Scanned Reviews with each other as needed to resolve issues or concerns. |
| 389 | Quality Assurance Program > Responsibilities > Supervisor Evaluations > Documented Secondary CAMEL Review | These reviews should be sent to the examiner via email . Supervisors and examiners review and discuss written report reviews with each other as needed to resolve issues or concerns addressed in a written review. | These reviews must be shared with the examiner. Supervisors and examiners review and discuss written report reviews with each other as needed to resolve issues or concerns addressed in a written review. |
| 389 | Quality Assurance Program > Responsibilities > Supervisor Evaluations > Documented Secondary CAMEL Review | Supervisors and examiners review and discuss written report reviews with each other as needed to resolve issues or concerns addressed in a written review . | Supervisors and examiners review and discuss Documented Secondary CAMEL Reviews with each other as needed to resolve issues or concerns. |
| 389 | Quality Assurance Program > Supervisor Evaluations > Supervisor Evaluation Forms Overview | Full Review - Sent to the examiner, DOS, and the ARDP via email Scanned Review - Automatically distributed to the examiner via an upload process in MARS Documented Secondary CAMEL Review - Sent to the examiner via email | Full Review - Shared with the examiner, DOS, and the ARDP Scanned review – Shared with examiner as needed Documented Secondary CAMEL Review - Shared with the examiner |
| 393 | Quality Assurance Program > Examination and Supervision QCR Minimum Selection Criteria | [New content] | [Add bullet point to "Additional Discretionary Reviews": • A sample of SCUEP defined-scope examinations |
| N/A | Quality Assurance Program > Quality Control Process | Footnote 10. Until these tools are completed, regions will continue to use their existing QCR processes until the NSPM system is fully functional. However, regions should use NSPM QCR selection criteria as of the NSPM's implementation date. | [Deleted footnote] |
| N/A | Quality Assurance Program > Responsibilities > Supervisor Responsibilities | Supervisors and examiners review and discuss written report reviews with each other as needed to resolve issues or concerns addressed in a written review | [Removed text from Scanned Reviews] |

Prompt Corrective Action

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Regulatory Waivers and Other Regulatory Actions

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| 406 | Regulatory Waivers and other Regulatory Actions > General Procedures and | [new content] | Added description of occupancy waiver to table |
| 407 | Regulatory Waivers and other Regulatory Actions > General Procedures and | [new content] | Added description of abandoned premises waiver to table |
| 408 | Regulatory Waivers and other Regulatory Actions > General Procedures and | [new content] | Added description of non-member deposits waiver to table |
| 408 | Regulatory Waivers and other Regulatory Actions > General Procedures and Requirements > Timeframes | [New content] | Added description of loan participation waiver to table |
| 412 | Regulatory Waivers and other Regulatory Actions > Excess Property | <i>Sections pertaining to Fixed Assets Waivers and Excess Property were deleted from the NSPM and replaced with an Occupancy Waivers section.</i> | <p>2. Occupancy Waiver</p> <p>Excess space is only acceptable when a federal credit union bases a purchase on future needs as outlined in §701.36 of NCUA rules and regulations.</p> <p>The following templates related to occupancy waivers are available:</p> <ul style="list-style-type: none"> • Respond to Incomplete Request for Occupancy Waiver • Acknowledge Request for Occupancy Waiver • Regional Summary of Occupancy Waiver Request • Approve Request for Occupancy Waiver • Deny Request for Occupancy Waiver <p>A. Acquired Premises for Future Expansion</p> <p>For premises acquired for the purpose of future expansion a FCU must partially occupy any within a reasonable period, but no later than six years after the date of acquiring the premises.</p> <p>“Premises” means any office, branch office, sub-office, service center, parking lot, other facility, or real estate where the FCU transacts or will transact business, including unimproved land. An FCU must submit a written request for a waiver to exceed the six year timeframe.</p> <p>B. Abandoned Property</p> <p>After premises have been abandoned for four years, an FCU must publicly advertise the property for sale. The federal credit union must complete the sale within five years of abandonment, unless NCUA waives this requirement.</p> <p>To seek a waiver of the either the partial occupancy requirement or disposal of abandoned property, an FCU must submit a written request to its regional office that fully explains why the FCU needs such a waiver. The Regional Director will base his or her decision on the reasonableness of achieving compliance with the occupancy provisions.</p> <p>Requests which represent an effort to circumvent the occupancy provisions will be denied. The Regional Director will provide the FCU a written response, either approving or denying the waiver request, within 45 days of the completed request.</p> |
| 414 | Regulatory Waivers and other Regulatory Actions > Excess Property | [New content] | [Added template]: Respond to Incomplete Request for Occupancy Waiver |
| 415 | Regulatory Waivers and other Regulatory Actions > Excess Property | [New content] | [Added template]: Acknowledge Request for Occupancy Waiver |
| 416 | Regulatory Waivers and other Regulatory Actions > Excess Property | [New content] | [Added template]: Regional Summary of Occupancy Waiver Request |
| 418 | Regulatory Waivers and other Regulatory Actions > Excess Property | [New content] | [Added template]: Approve Request for Occupancy Waiver |
| 419 | Regulatory Waivers and other Regulatory Actions > Excess Property | [New content] | [Added template]: Deny Request for Occupancy Waiver |

Regulatory Waivers and Other Regulatory Actions

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| 424 | Regulatory Waivers and other Regulatory Actions > Non-Member Deposits Limitation Waiver > Templates | Templates: (Acknowledge Request for Non-Member Deposit Exemption) cited incorrect \$1.5 million nonmember deposit limitation (should comply with Section 701.32(b)(1)) | Updated template (Acknowledge Request for Non-Member Deposit Exemption) with correct \$3.0 million figure |
| 430 | Regulatory Waivers and other Regulatory Actions > Non-Member Deposits Limitation Waiver > Templates | Template (Respond to Violation of Non-Member Deposit Exemption) cited incorrect \$1.5 million nonmember deposit limitation (should comply with Section 701.32(b)(1)) | Updated template (Respond to Violation of Non-Member Deposit Exemption) with correct \$3.0 million figure |
| 456 | Regulatory Waivers and other Regulatory Actions > Non-Member Deposits Limitation Waiver > Templates | Section 723.16 allows a Regional Director or SSA to grant approval to a credit union to exceed the aggregate limit on net member business loans. | Section 723.16 allows a Regional Director or SSA to grant approval to a credit union to exceed the aggregate limit on net member business loans for nonmember business loans . |
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| 491 | Unauthorized Access to Member Information | [New content] | [New chapter outlines the roles and responsibilities of the field staff, regional offices, and E&I for handling credit union's notifications of incidents involving unauthorized access to sensitive member information] |
| 495 | Unauthorized Access to Member Information | [New content] | [Added template] -Acknowledge Notification of Unauthorized Access to Member data |
| 496 | Unauthorized Access to Member Information | [New content] | [Added template] - Regional Summary (Unauthorized Access to Member Data) |
| 498 | Unauthorized Access to Member Information | [New content] | [Added template] - Respond to Notification of Unauthorized Access to Member data |

Work Classification Codes

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| 499 | Work Classification Codes | [New content] | Reporting Specialist Time Time spent by specialists (RLS, RCMS, RISO, PSS) working in their particular specialty area or providing/receiving training in their specialty area will be recorded in TMS.NET using the Specialist Type and Specialist Hours columns. This includes examination and supervision work, training, or any other administrative time associated with a specialist area not reported in WCC 05, 07, or 19. |
| 500 | Work Classification Codes > General Codes | [New content] | Added WCC code 04 (OSCU Consulting Program – Follow-up, Unenrolled, and Field Staff Review) |
| 501 | Work Classification Codes > General Codes | [New content] | Added WCC code 08 (Subject Matter Examiner (SME) Special Program Time) |
| 502 | Work Classification Codes > General Codes | WCC 10, Examination FCU – Regular Regular examination of a federally chartered credit union. Includes any SME activity directly related to an examination. SME time should be designated as such using the instructions in Section 6. Additionally, RCMS time, RLS time, RISO time and payment systems specialist time on the examination is included here. (AIRES) | WCC 10, Examination FCU – Regular Regular examination of a federally chartered credit union. Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to an examination. SME and specialist time, and time spent reviewing BSA compliance, should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. (AIRES) |
| 502 | Work Classification Codes > General Codes | WCC 11, Examination FISCU - Regular Examination/insurance review of any federally insured state chartered credit union (FISCU). Includes any SME activity directly related to an examination/insurance review. SME time should be designated as such using the instructions in Section 6. Additionally, RCMS time, RLS time, RISO time and payment systems specialist time on the examination/insurance review is included here. (AIRES) | WCC 11, Examination FISCU - Regular Examination/insurance review of any federally insured state chartered credit union (FISCU). Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to an examination/insurance review. SME and specialist time, and time spent reviewing BSA compliance, should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. (AIRES) |
| 502 | Work Classification Codes > General Codes | WCC 12 Regular examination of a federally chartered corporate. (AIRES) | WCC 12 Regular examination of a federally chartered corporate. Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to an examination. SME and specialist time should be designated as such using the instructions in Sections 6 and 10. Time spent reviewing BSA compliance should be reported as instructed in Section 9. (AIRES) |

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| 502 | Work Classification Codes > General Codes | WCC 13 Regular examination of a federally insured state chartered corporate. (AIRES) | WCC 13 Regular examination of a federally insured state-chartered corporate. Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to an examination. SME and specialist time, and time spent reviewing BSA compliance, should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. (AIRES) |
| 503 | Work Classification Codes > General Codes | WCC 20 Processing of 5300 reports and Financial Performance Report (FPR) trending analysis for FCUs. Processing of 5310 reports and Consolidated Balance Sheet (CBS) trending reports for corporate FCUs. | WCC 20 Processing of 5300 Call Reports, Financial Performance Report (FPR) trending analysis, and Risk Analysis and Trending Evaluation (RATE) for consumer FCUs. Processing of 5310 reports and Consolidated Balance Sheet (CBS) trending reports for corporate FCUs. |
| 503 | Work Classification Codes > General Codes | WCC 21 Processing of 5300 reports and FPR trending analysis for SCUs. Processing of 5310 reports and CBS trending reports for corporate SCUs. | WCC 21 Processing of 5300 Call Reports, FPR trending analysis, and Risk Analysis and Trending Evaluation (RATE) for consumer FISCUs. Processing of 5310 reports and CBS trending reports for corporate FISCUs. |
| 503 | Work Classification Codes > General Codes | WCC 22 On-site supervision and follow-up exams of FCUs including any SME activity directly related to supervision of a FCU. Also includes RCMS time, RLS time, RISO time, and payment systems specialist time for on-site supervision. (AIRES) | WCC 22 On-site supervision and follow-up exams of FCUs. Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to a supervision contact. SME and specialist time, and time spent reviewing BSA compliance, should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. (AIRES) |
| 503 | Work Classification Codes > General Codes | WCC 23 On-site supervision and follow-up exams of SCUs including any SME activity directly related to supervision of a FISCU. Also includes RCMS time, RLS time, RISO time, and payment systems specialist time for on-site supervision. (AIRES) | WCC 23 On-site supervision and follow-up exams of FISCUs . Includes any SME or specialist (RCMS, RLS, RISO, PSS) activity directly related to a supervision contact. SME and specialist time, and time spent reviewing BSA compliance, should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. (AIRES) |
| 504 | Work Classification Codes > General Codes | [New content] | Added WCC code 24 (Vendor Review) |

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| 504 | Work Classification Codes > General Codes | WCC 27 Off-site supervision of FCUs. (AIRES in accordance with NSPM.) | WCC 27 Off-site supervision of FCUs. (AIRES in accordance with NSPM.) If the purpose of the off-site supervision was to follow up with credit unions to assess operational capacity following a natural disaster, document this in the comments section of TMS.NET. Time spent reviewing BSA compliance should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. |
| 504 | Work Classification Codes > General Codes | WCC 28 Off-site supervision of SCUs. (AIRES in accordance with NSPM.) | WCC 28 Off-site supervision of SCUs. (AIRES in accordance with NSPM.) If the purpose of the off-site supervision was to follow up with credit unions to assess operational capacity following a natural disaster, document this in the comments section of TMS.NET. Time spent reviewing BSA compliance should be reported using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. |
| 505 | Work Classification Codes > Administrative Codes | WCC 31, Computer Administration Examiner time spent maintaining computer hardware and software not directly related to any other work code. This includes time related to restoring lost data, repairing hardware, time with the Office of the Chief Information Officer (OCIO) customer service help desk, etc. | WCC 31, Technology Administration Examiner time spent maintaining NCUA-issued technology and software not directly related to any other work code. This includes time related to restoring lost data, repairing hardware, time with the Office of the Chief Information Officer (OCIO) Customer Service Help Desk, etc. |
| 505 | Work Classification Codes > Administrative Codes | WCC 34 Time spent receiving specialized SME training during credit union contacts. | WCC 34 Time spent receiving specialized SME training during credit union contacts. The SME specialty area should be identified using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. |
| 506 | Work Classification Codes > Administrative Codes | WCC 40 SME time spent providing specialized training during credit union contacts. | WCC 40 SME time spent providing specialized training during credit union contacts. The SME specialty area should be identified using the most recent version of NCUA Instruction No. 5000.13, Work Classification Code Definitions. |

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| 507 | Work Classification Codes > Administrative Codes | WCC 43 Detail assignments to the central office. Includes national committee and/or working group assignments, Equal Employment Opportunity (EEO) counselors, accounting manual and revisions, IS&T field (vendor reviews) and office details, consumer compliance details, etc. Does not include details to OCIO (see WCC 36) or OSCUI (see WCC 18). | WCC 43 Detail assignments to the central office. Includes national committee and/or working group assignments; Equal Employment Opportunity (EEO) counselors; Accounting Manual and Examiner's Guide revisions; IS&T field (vendor reviews) and office details; consumer compliance details; RLS and RCMS assignments to the central office, including instructor and training assignments; commenting on national issuances (e.g., instructions, regulations, supervisory letters), etc. (Does not include details to OCIO (see WCC 36) or OSCUI (see WCC 18). |
| 507 | Work Classification Codes > Administrative Codes | WCC 44 Detail assignments to the regional office, including regional committee assignments, regional office training, details to the region's Division of Special Actions, etc. | WCC 44 Detail assignments to the regional office, including regional committee assignments, developmental details , regional office training, details to the region's Division of Special Actions or Division of Supervision , etc. |
| 511 | Work Classification Codes > SME Codes | Subject matter examiners (SMEs) time spent working or training in a particular specialty area will be recorded in TMS.NET using the SME Type column and the SME Hour column. These columns should be used for training, examination or supervision work, or any administrative time associated with an SME area. | Subject matter examiners (SMEs) time spent working or training in a particular specialty area will be recorded in TMS.NET using the SME Type column and the SME Hour column. These columns should be used for training, examination or supervision work, or any administrative time associated with an SME area. Hours reported in the WCC column will include the hours reported in the SME Hours column. Hours reported in the SME Hours column represent the amount of reported WCC hours spent performing SME-related work and may be less than the hours reported in the WCC column. The SME Hours column is not expected to reconcile with the hours reported in the WCC column. |
| 512 | Work Classification Codes > EDS Codes | The following work codes are for economic development specialists (EDSs) to record productive time not directly related to a specific credit union. EDSs should record one-on-one credit union direct assistance as WCC 2. | The following work codes are for economic development specialists (EDSs) to record productive time not directly related to a specific credit union. EDSs should record one-on-one credit union direct assistance as WCC 2. Field staff that do not work for OSCUI should not charge time to these work codes. |
| 513 | Work Classification Codes > EDS Codes | WCC 14, EDS National Workshops EDS time spent participating in and preparing for OSCUI national workshops | WCC 14, OSCUI Projects EDS time spent working on OSCUI-defined projects. (Must identify the project by name or ID number in the comments section of TMS.NET) |

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| 514 | Work Classification Codes > OCP Codes | The following work codes are for staff in the Office of Consumer Protection (OCP) and are used only to document consumer compliance reviews related to specific credit unions. | The following work codes are only for use by staff in the Office of Consumer Protection to document consumer compliance reviews related to specific credit unions. Field staff that do not work for OCP should not charge time to these work codes. |
| 514 | Work Classification Codes > OCP Codes | WCC 33 Off-site fair lending reviews of credit unions, including off-site follow-up contacts after on-site examinations (AIRES) | WCC 33 Off-site fair lending reviews of credit unions, including off-site follow-up contacts after on-site examinations. (AIRES) Regional field staff will charge time spent participating on off-site fair lending supervision contacts to Detail to Central Office (WCC 43). |

Enforcement Authorities

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Glossary

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| iii | Glossary | [New content] | ESG: Exam Steering Group |
| iv | Glossary | [New content] | Field Office: Synonymous with "regional office" and includes the Office of National Examinations and Supervision (ONES). |
| v | Glossary | [New content] | Member Information: Member information is defined in Appendix A of Part 748, and means any record containing nonpublic personal information about a member, whether in paper, electronic, or other form, maintained by or on behalf of a credit union. |
| vii | Glossary | RISO: Regional Office Systems Officer | RISO: Regional Information Systems Officer |
| viii | Glossary | [New content] | SATEX: An Excel workbook consisting of a series of linked spreadsheets. The name is an acronym for "Special Actions Trends Expanded." SATEX spreadsheets are used to capture data from a credit union's monthly financial statements and provide a tool for monitoring and analyzing financial trends. Only the data necessary to track a credit union's performance and problem areas should be entered in SATEX. |
| viii | Glossary | [New content] | SCUP: Small Credit Union Program |
| viii | Glossary | [New content] | SCUEP: Small Credit Union Examination Program |

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