

2023 Credit Union Diversity Self-Assessment Results Report



NCUA
National Credit Union Administration

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Introduction

Per Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the NCUA's Office of Minority and Women Inclusion (OMWI) measures, monitors, and establishes policies for diversity and inclusion in the NCUA's management, employment, and business activities. In addition, OMWI activities comply with the requirements of the Dodd-Frank Act to develop and promote standards for workforce diversity, supplier diversity, and equal employment opportunity and to assess the diversity policies and practices throughout the credit union system.

This report presents key findings from the 2023 [Credit Union Diversity Self-Assessment](#) and offers suggestions that may help credit unions build better relationships with their employees, current and potential members, and the communities they serve. Since the NCUA first launched the voluntary self-assessment in 2016, hundreds of credit unions have shared their diversity and inclusion successes and challenges. Year-over-year, credit unions have increasingly used the self-assessment to assess, guide, and monitor their diversity policies and practices. The credit union diversity self-assessment is confidential and only the aggregated results are shared within this report. For survey year 2023, credit unions could submit a diversity self-assessment between October 1, 2023, and February 15, 2024 (extended from the usual January 31 deadline). The NCUA received 334 voluntary diversity self-assessments for survey year 2023.¹

The NCUA supports diversity policies and practices throughout the credit union system and seeks to stay informed of trends in diversity-related activities in the credit union system. Aggregated diversity self-assessment data provided voluntarily by credit unions allows the NCUA to monitor trends in the credit union system's diversity-related activities. The NCUA shares only aggregated results and does not identify specific credit unions. The results are included in the NCUA's annual [OMWI Report to Congress](#) and in this annual report. Previous [Credit Union Diversity Self-Assessment](#) reports are available on the [NCUA Website](#).

The standards outlined in the voluntary credit union diversity self-assessment describe best practices for creating a more diverse and inclusive credit union. Per the Dodd-Frank Act, the self-assessment is an opportunity for the NCUA to learn about credit unions' diversity policies and practices and their challenges, allowing the agency to provide effective technical assistance and resources to support credit union activities. It also helps credit unions assess, guide, and monitor their diversity-related efforts and compare their progress against those of peer organizations.

¹ Two are currently listed as privately insured credit unions.

Joint Standards for Assessing Diversity Policies and Practices

The NCUA's voluntary [diversity self-assessment](#) helps credit unions evaluate their progress in implementing the diversity standards set forth in the *Interagency Policy Statement Establishing Joint Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies*. The NCUA invites credit unions to submit a self-assessment each year.

The diversity self-assessment helps credit unions evaluate their practices in relation to five joint standards. Each standard includes specific components that assess whether a credit union implements best practices to promote equal employment opportunity, and whether a credit union evaluates its initiatives regularly to identify areas for improvement.



These standards are qualitative in nature, and the number of credit unions that report each year is a fraction of all federally insured credit unions. As such, the findings and the results in this report should not be interpreted as representative of the entire credit union industry. As required by the Dodd-Frank Act, the NCUA reviews the aggregated self-assessment results to assess the diversity policies and practices of entities regulated by the agency.

Credit Union Diversity Self-Assessment Submissions

Each year, the credit union diversity self-assessment is open for voluntary submissions within a set timeframe. For survey year 2023, credit unions could submit a diversity self-assessment between October 1, 2023, and February 15, 2024. As shown in Figure 1, during the 2023 reporting period 334 credit unions voluntarily participated in the diversity self-assessment. Of the 334 participating credit unions that completed a diversity self-assessment for survey year 2023, there were 204 federal credit unions, 128 federally insured, state-chartered credit unions, and two privately insured credit unions.

Credit Union Diversity Self-Assessment Completed Submissions, 2018–2023²

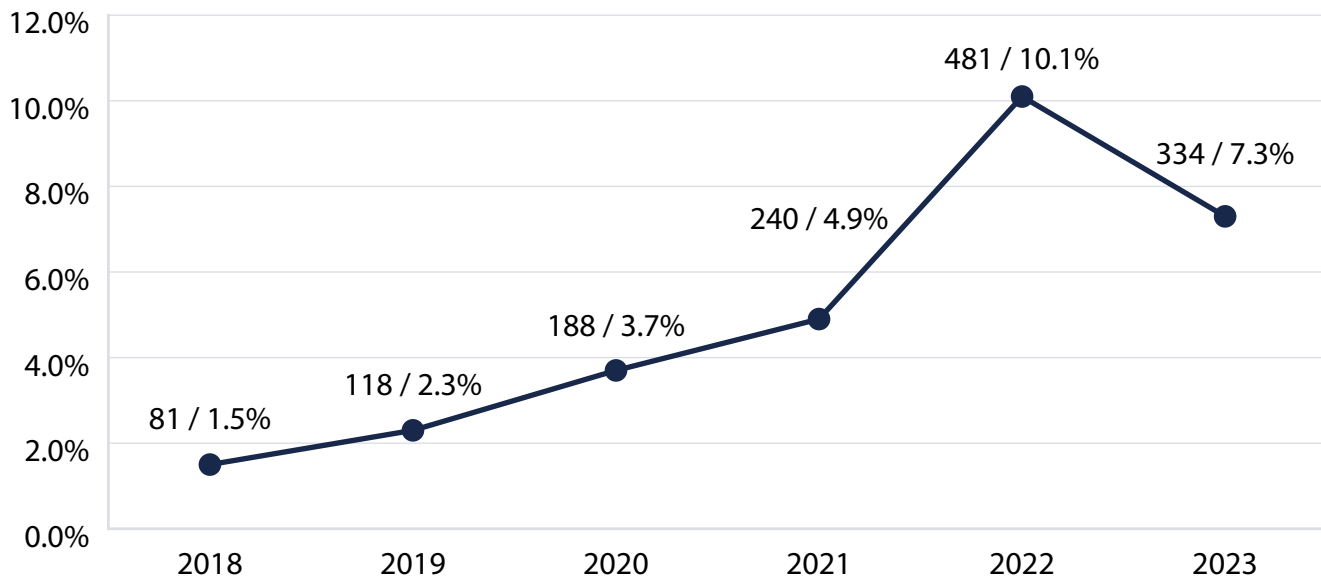


Figure 1: Credit Union Diversity Self-Assessment Completed Submissions, 2018–2023

Since 2018, the number of credit unions that submit a self-assessment has increased at an annual compounded growth rate of 32.8 percent, with the noted exception of a larger increase in 2022. Of note, 175 credit unions submitted consecutive self-assessments for 2022–2023 in the aggregate. Furthermore, the 6 years of aggregated data showed that credit unions that submit a self-assessment in consecutive years tend to demonstrate a higher number of affirmative responses to the self-assessment questions year-over-year in all five broad standards.

Credit unions that voluntarily participated in the diversity self-assessment varied in both the number of employees and asset size, as shown in both Figure 2 and Figure 3, respectively. Of the 334 participating credit unions, one in five credit unions over 500 employees submitted a self-assessment.

² Two are currently listed as privately insured credit unions.

Diversity Self-Assessment Participation Rate by Size of Credit Union

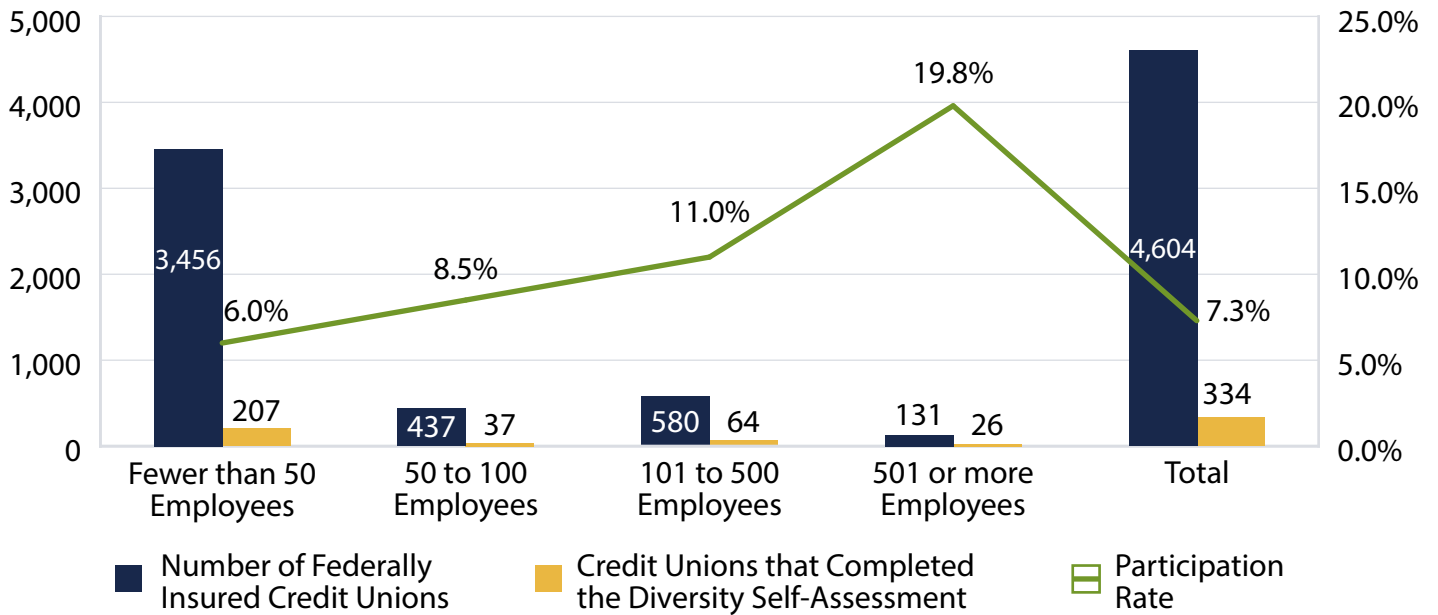


Figure 2: Diversity Self-Assessment Participation Rate by Size of Credit Union³

Credit Union Diversity Self-Assessment Submitters by Asset Size, 2018–2023

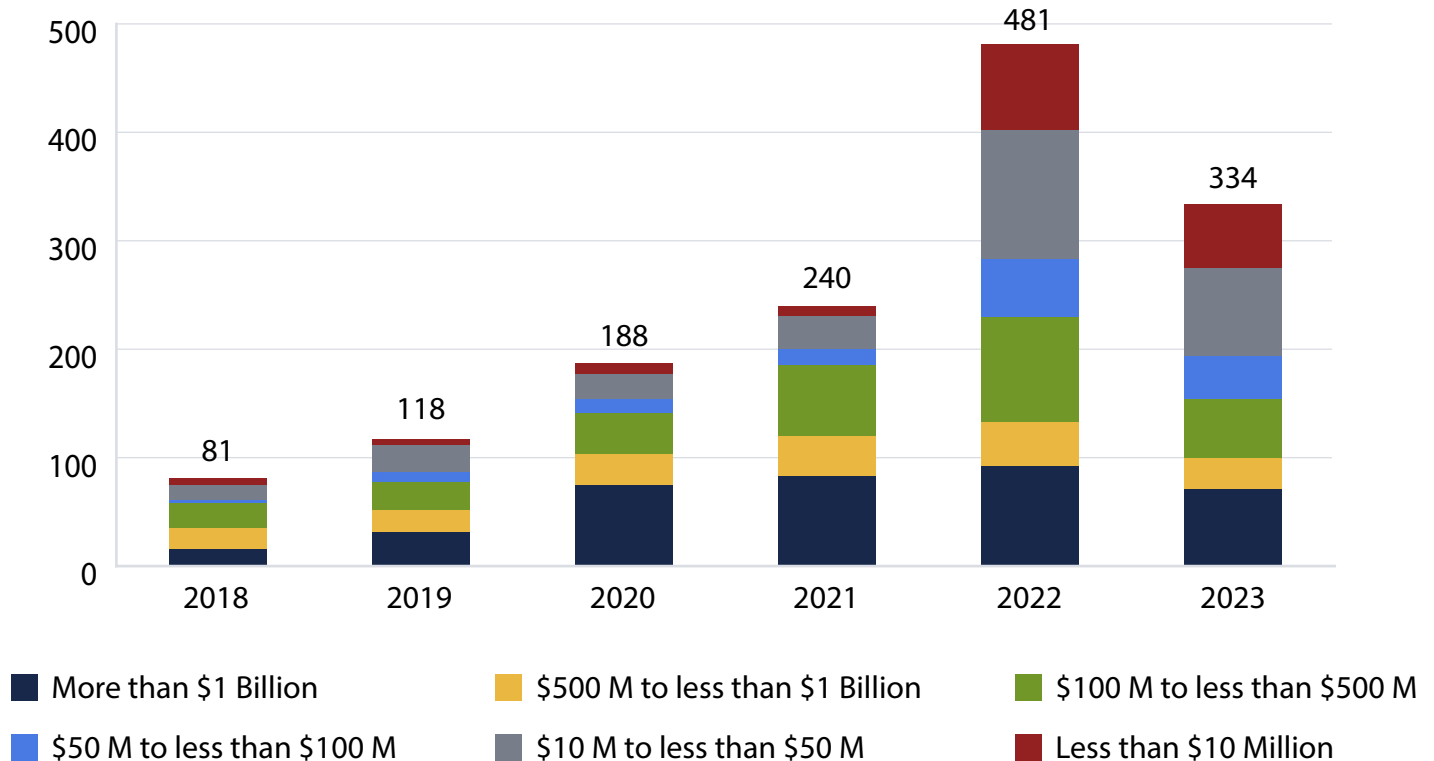


Figure 3: Credit Union Diversity Self-Assessment Submitters by Asset Size, 2018–2023⁴

³ Number of federally insured credit unions as of December 31, 2023.

⁴ Assets based on values on December 31 of each year.

As shown in Figure 4, each year a number of credit unions start, but do not complete, a self-assessment. In 2023, 50 credit unions started and saved, but did not submit, an assessment. The NCUA excluded this data from its results. The number of diversity self-assessment submitters by NCUA-defined regions is shown in Figure 5.

Credit Union Diversity Self-Assessment Tracker, 2018–2023

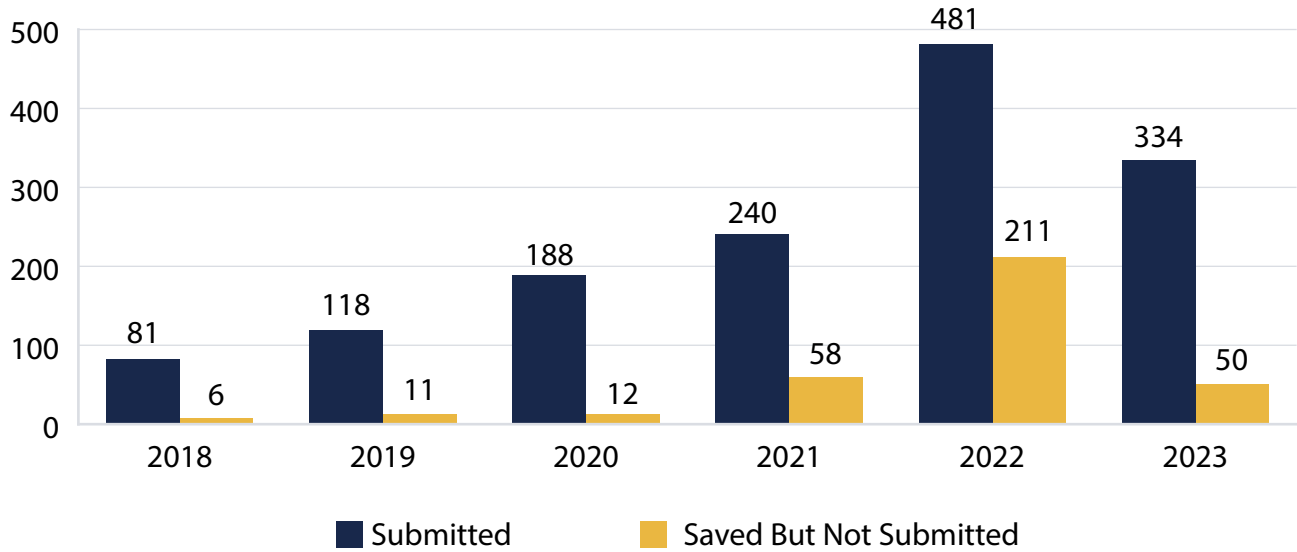


Figure 4: Credit Union Diversity Self-Assessment Tracker, 2018–2023

2023 Diversity Self-Assessment Submitters by Region

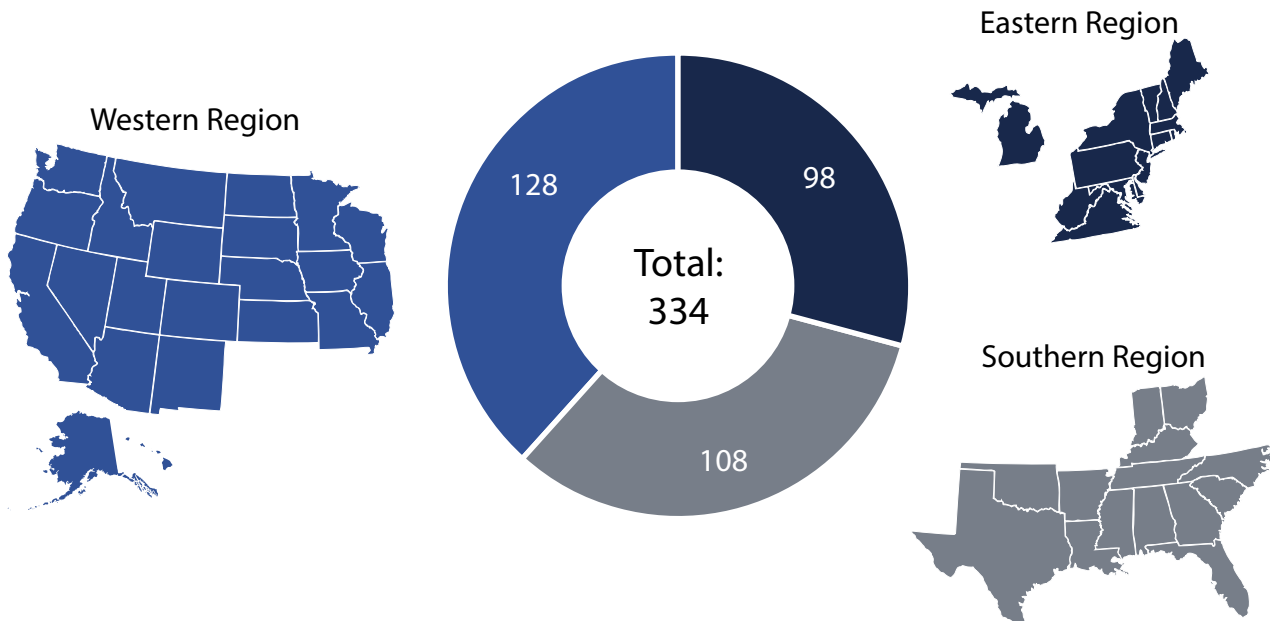


Figure 5: 2023 Diversity Self-Assessment Submitters by Region

2023 Submission Results by Broad Standard

Each standard of the diversity self-assessment includes specific components that assess whether a credit union implements best practices to ensure equal employment opportunity and whether a credit union evaluates its diversity policies and practices initiatives regularly to identify areas for improvement.

Figure 6 summarizes the diversity self-assessment responses from 2018 through 2023 for each of the five broad standards. The aggregated data over 5 years show improvement within each standard and helps identify areas of focus for providing resources to help credit unions within each standard.

Responses by Diversity Self-Assessment Joint Standards, 2018–2023						
Diversity Self-Assessment Standard	Affirmative Responses					
	2018	2019	2020	2021	2022	2023
1. Leadership/Organizational Commitment to Diversity and Inclusion	57%	55%	60%	61%	57%	57%
2. Proactive Implementation of Employment Practices that Expand Outreach Efforts to Diverse Individuals	47%	48%	57%	56%	52%	52%
3. Consideration of Supplier Diversity in Procurement and Business Practices	5%	8%	10%	11%	15%	15%
4. Promotion of Transparency of Diversity and Inclusion Practices	14%	17%	21%	23%	24%	24%
5. Monitoring and Assessment of Diversity Policy and Practices	30%	29%	29%	31%	30%	30%
Number of Credit Unions that Submitted the CUDSA	81	118	188	240	481	334

Figure 6: Responses by Diversity Self-Assessment Joint Standards, 2018–2023

The aggregate results of the 2023 diversity self-assessment submissions were analyzed for individual standards. A summary of each standard provides the areas of success and the areas for improvement. It is important to note that the following results represent the small subset of federally insured credit unions that submitted a diversity self-assessment and do not represent the entire credit union system.

Standard 1: Organizational Commitment to Diversity and Inclusion

The leadership of an organization with successful diversity policies and practices demonstrates its commitment to diversity and inclusion. Leadership comes from the governing body such as a board of directors, as well as senior officials and those managing the organization on a day-to-day basis. This standard informs how a credit union promotes diversity policies and practices in both employment and contracting, and how it fosters a corporate culture that embraces these principles.

Fifty percent of the reporting credit unions have an approved written diversity and inclusion policy. Eighty-six percent of credit unions report taking proactive steps to include a diverse pool for hiring, recruiting, retention, or promotion of employees, and 82 percent include a diverse pool for the selection of board member candidates and senior management. A number of the reporting credit unions have a senior-level official who oversees their diversity and inclusion strategies and initiatives (67 percent); included diversity and inclusion considerations in their strategic plan for employment actions (75 percent); and regularly conducted training and provided educational opportunities on diversity and inclusion (58 percent).

Fewer of the reporting credit unions included diversity and inclusion considerations in their strategic plans for contracting with vendors (44 percent) or provided regular progress reports on their diversity and inclusion efforts to credit union leadership (36 percent).

2023 Aggregated Results for Standard 1

In a manner reflective of our size and other characteristics, our credit union:	Yes
1. Has a written diversity and inclusion policy approved by senior leadership, including the board of directors and senior management.	50%
2. Has a senior-level official with knowledge of and experience in diversity and inclusion policies and practices to oversee our diversity and inclusion strategies and initiatives.	67%
3. Regularly conducts training and provides educational opportunities on equal employment opportunity and on diversity and inclusion.	58%
4. Takes proactive steps to include a diverse pool of women and minorities or other diverse individual candidates for: ⁵	
a. Hiring, recruiting, retention, or promotion of employees.	86%
b. Selection of board member candidates and senior management.	82%
5. Includes diversity and inclusion considerations in our strategic plan for recruiting, hiring, retention, and/or promotion of our workforce.	75%
6. Includes diversity and inclusion considerations in our strategic plan in contracting with vendors.	44%
7. Provides regular (such as quarterly) progress reports on diversity and inclusion efforts to our board of directors or senior management.	36%

Figure 7: 2023 Aggregated Results for Standard 1

Standard 2: Workforce Profile and Employment Practices

Many entities promote the fair inclusion of minorities and women in their workforce by publicizing employment opportunities, creating relationships with minority and women professional organizations and educational institutions, creating a culture that values the contribution of all employees, and encouraging a focus on these

⁵ Other diverse individuals or organizations refer to those identified in your own established diversity and inclusion policies, which could consist of persons with disabilities, veterans, millennials, or lesbian/gay/bisexual/transgender individuals, as examples.

objectives when evaluating the performance of managers. Entities with successful diversity and inclusion programs also regularly evaluate their programs and identify areas to be improved.

Ninety percent of credit unions reporting in 2023 had policies and practices in place to ensure equal employment opportunities for employees and applicants. Many also reported having policies and practices that create or foster diverse applicant pools for employment opportunities. In addition:

- Fifty-six percent conducted outreach to minority, women, and other diverse individuals;
- Forty-three percent conducted outreach to educational institutions serving these groups; and
- Fifty-four percent participated in conferences, workshops, and other events to attract and inform diverse individuals of employment and promotion opportunities.

Fifty-eight percent of the responding credit unions communicated employment opportunities through media targeting diverse populations and 58 percent cultivated relationships with professional organizations or educational institutions that primarily serve these populations.

To ensure that their diversity activities are fostering the intended results, 58 percent of reporting credit unions regularly evaluated their initiatives and identified areas for future improvement. Fifty-eight percent used analytical tools to assess, measure, and track their workforce diversity, and 54 percent used these tools to monitor the inclusiveness of their employment practices.

Effective diversity policies charge management with reinforcing behaviors and establishing or maintaining a culture that embraces diversity and inclusion. They also hold management accountable for effectively leading these efforts. Fifty-two percent of the responding credit unions reported holding management accountable for diversity and inclusion efforts.

2023 Aggregated Results for Standard 2

In a manner reflective of our size and other characteristics, our credit union:	Yes
1. Implements policies and practices to ensure equal employment opportunities for employees and applicants for employment.	90%
2. Implements policies and practices that create or foster diverse applicant pools for employment opportunities. These may include:	
a. Conducting outreach to minority, women, or other diverse individuals.	56%
b. Conducting outreach to educational institutions serving significant or predominately minority, women, or other diverse student populations.	43%
c. Participating in conferences, workshops, and other events that attract minorities, women, or other diverse individuals to inform them of employment and promotion opportunities.	54%
3. Communicates employment opportunities through media reaching diverse populations, including publications or professional organizations and educational institutions predominantly serving minority, women, or other diverse populations.	58%

In a manner reflective of our size and other characteristics, our credit union:	Yes
4. Cultivates relationships with professional organizations or educational institutions that primarily serve minority, women, or other diverse individuals or organizations.	58%
5. Evaluates our diversity and inclusion programs regularly and identifies areas for future improvement.	58%
6. Uses analytical tools, including quantitative and qualitative data, to assess, measure, and track:	
a. Our workforce diversity at all levels, including supervisory and executive ranks, by race, ethnicity, gender, or other diverse categories.	54%
b. The inclusiveness of our employment practices for hiring, promotion, career development, internships, or retention, by ethnicity, gender, or other diverse category.	54%
7. Holds management accountable for diversity and inclusion efforts, for example by ensuring these efforts align with business strategies or individual performance plans.	52%

Figure 8: 2023 Aggregated Results for Standard 2

Standard 3: Procurement and Business Practices—Supplier Diversity

Companies increasingly understand the competitive advantage of having a broad selection of available suppliers to choose from with respect to factors such as price, quality, attention to detail, and future relationship building. A number of entities have achieved success at expanding available business options by increasing outreach to minority- and women-owned businesses (MWOBs).

As in prior years, fewer submitting credit unions reported engagement in this area. In 2023, 14 percent of the reporting credit unions had a written supplier diversity policy that provided opportunities for MWOBs to bid on contracts. Forty-nine percent had leadership support to incorporate supplier diversity into business planning cycles or initiatives. Only 6 percent had an established policy to solicit bids from a certain number or percentage of diverse businesses and ten percent reported outreach efforts to inform diverse suppliers of contracting opportunities and how to do business with the credit union. Fourteen percent conduct target outreach to MWOBs.

Regarding the use of metrics to identify a baseline and track supplier diversity, 37 percent tracked the amount spent procuring and contracting for goods and services, and 8 percent tracked the amount spent annually with MWOBs. Ten percent of reporting credit unions tracked the availability of relevant MWOBs to compete in their contracting opportunities. Only 9 percent tracked the percentage of dollars awarded to diverse businesses by race, ethnicity, and gender, as compared to total contract dollars awarded for the calendar year. Twelve percent tracked metrics and changes over time.

As far as implementing practices that promote a diverse supplier pool, 29 percent participated in conferences, workshops, and other events that attract MWOBs to inform them of contracting opportunities; 10 percent of reporting credit unions maintain a listing of qualified MWOBs that may bid on upcoming contracting opportunities; 10 percent have an ongoing process to publicize contracting opportunities; and 11 percent

encourage prime contractors to use minority- and women-owned subcontractors by incorporating this objective in their business contracts.

Credit unions are encouraged to create and implement supplier diversity policies and practices to expand outreach for contracting opportunities with diverse firms, such as MWOBs.

2023 Aggregated Results for Standard 3

In a manner reflective of our size and other characteristics, our credit union:	Yes
1. Has a written supplier diversity policy that provides opportunities for minority- and women-owned businesses to bid to deliver business goods and services to us.	14%
2. Has leadership support to incorporate supplier diversity into business planning cycles or initiatives.	49%
3. Has an established policy to solicit bids from a certain number or percentage of qualified minority- and women-owned businesses.	6%
4. Conducts targeted outreach specifically to inform minority- and women- owned businesses or affinity groups representing these constituencies of contracting opportunities and how to do business with us.	14%
5. Uses metrics to identify a baseline and track:	
a. The total amount we spend annually buying and contracting goods and services.	37%
b. The availability of relevant minority- and women-owned businesses to compete in our contracting opportunities.	8%
c. The amount we spend with minority- and women-owned businesses.	10%
d. The percentage of contract dollars awarded to minority- and women- owned businesses by race, ethnicity, and gender as compared to total contract dollars awarded for the calendar year.	9%
e. The changes related to the above items over time.	12%
6. Implements practices that promote a diverse supplier pool, which may include:	
a. Participation in conferences, workshops, and other events that attract minority- and women-owned businesses to inform them of our contracting opportunities.	29%
b. Maintaining a listing of qualified minority- and women-owned businesses that may bid on upcoming contracting opportunities.	10%
c. Having an ongoing process to publicize our contracting opportunities.	10%
7. Encouraging prime contractors to use minority- and women-owned subcontractors by incorporating this objective in their business contracts.	11%

Figure 9: 2023 Aggregated Results for Standard 3

Standard 4: Practices to Promote Transparency

Transparency and the public sharing of information on diversity policies, practices and outcomes are important aspects of advancing a diversity and inclusion program. Greater awareness and transparency give the public information to assess those policies and practices. Entities publicize information about their diversity and

inclusion efforts through normal business methods, which include displaying information on their websites, in promotional materials, and in annual reports to shareholders, if applicable.

By making public an entity’s commitment to diversity and inclusion, its plans for achieving diversity and inclusion, and the metrics it uses to measure success in both workplace and supplier diversity, an entity informs a broad constituency of investors, employees, potential employees, suppliers, customers, and the general community about its efforts. The publication of this information has the potential of opening access to a broader market and attracting both minority and women members, while also illustrating ongoing progress in meeting a credit union’s diversity and financial inclusion objectives.

The results from this portion of the self-assessment revealed that even the reporting credit unions with established diversity and inclusion programs are not actively publicizing their efforts. In 2023, only:

- Thirty-one percent published demographic information on workforce composition;
- Seven percent published demographic information on supplier diversity;
- Thirty percent published demographic information on board members and other officials;
- Thirty-three percent published information on sponsorships or partnerships with diverse organizations; and
- Thirty-six percent published other information on diversity and inclusion efforts.

In 2023, 40 percent of reporting credit unions made public their policy or commitment to diversity and inclusion in the workforce, and only 19 percent publicly shared their diversity and inclusion strategic plan. Fourteen percent made their policy on their commitment to supplier diversity public, and 25 percent broadcast their efforts and progress toward achieving diversity and inclusion in their workforce and contracting activities.

Sixty percent of the 334 credit unions reporting in 2023 publicized opportunities that promoted diversity and inclusion in their employment and internship opportunities. Only 15 percent announced opportunities that promoted diversity and inclusion in their contracting opportunities. Forty-one percent publicized opportunities that promoted mentorship or development programs for employees, while 7 percent posted opportunities that promoted diversity and inclusion in developmental programs for potential contractors.

2023 Aggregated Results for Standard 4

In a manner reflective of our size and other characteristics, our credit union:	Yes
1. Periodically publishes information about our efforts to enhance diversity and inclusion, which may include:	
a. Demographic information on workforce composition (such as that found on an annual EEOC report).	31%
b. Demographic information on supplier diversity (contracting activities).	7%
c. Demographic information on the board members and other officials.	30%
d. Information on sponsorships or partnerships with diverse organizations.	33%
e. Other information on our diversity and inclusion efforts.	36%

In a manner reflective of our size and other characteristics, our credit union:	Yes
2. Makes the following information public:	
a. Our diversity and inclusion strategic plan.	19%
b. Our policy on the credit union's commitment to diversity and inclusion in the workforce.	40%
c. Our policy on the credit union's commitment to diversity and inclusion to supplier diversity.	14%
d. Our efforts and progress toward achieving diversity and inclusion in our workforce and contracting activities.	25%
3. Publicizes opportunities that promote diversity and inclusion, which may include:	
a. Employment and internship opportunities.	60%
b. Contracting opportunities.	15%
c. Mentorship or developmental programs for employees.	41%
d. Developmental programs for potential contractors.	7%

Figure 10: 2023 Aggregated Results for Standard 4

Standard 5: Self-Assessment

Entities that have successful diversity policies and practices allocate time and resources to monitoring and evaluating performance under their diversity policies and practices on an ongoing basis. The NCUA encourages credit unions to disclose their diversity policies and practices, as well as information related to their assessments, to the agency and the public.

During 2023, forty-eight percent of the reporting credit unions in 2023 conducted an annual self-assessment or evaluation of their diversity policies and practices, and 47 percent reported modifying their policies and practices based on these assessment results. Twenty-five percent of credit unions provided information pertaining to the self-assessment to OMWI. Only 12 percent of reporting credit unions published information about assessing or monitoring diversity policies and practices.

2023 Aggregated Results for Standard 5

In a manner reflective of our size and other characteristics, our credit union:	Yes
1. Conducts a Self-Assessment or evaluation of our diversity policies and practices annually.	45%
2. Modifies our diversity policies and practices based on the results of the self-assessment or evaluation of our diversity policies and practices.	41%

In a manner reflective of our size and other characteristics, our credit union:	Yes
3. Provides information pertaining to the Self-Assessment or evaluation of our diversity policies and practices to the NCUA's Office of Minority and Women Inclusion director annually.	23%
4. Publishes information pertaining to our assessment of our diversity policies and practices.	11%

Figure 11: 2023 Aggregated Results for Standard 5

Employment Profile of Diversity Self-Assessment Submitters

As of December 31, 2023, there were 4,604 federally insured credit unions (including corporate credit unions), which is 155 fewer than as of December 31, 2022.⁶ Federally insured credit unions added 4.0 million members over the year, and credit union membership in these institutions reached 139.3 million in the fourth quarter of 2023.

Although the number of federally insured credit unions decreased, employment at federally insured credit unions increased by 2.5 percent to 350,119 employees compared to 341,419 at 2022 year-end. As of December 31, 2023, 3,478 credit unions (75.4 percent of all federally insured credit unions) employed fewer than 50 personnel. These 3,478 credit unions, however, comprised only 11.4 percent of the total employees working at all federally insured credit unions.

2023 Federally Insured Credit Union Employee Count

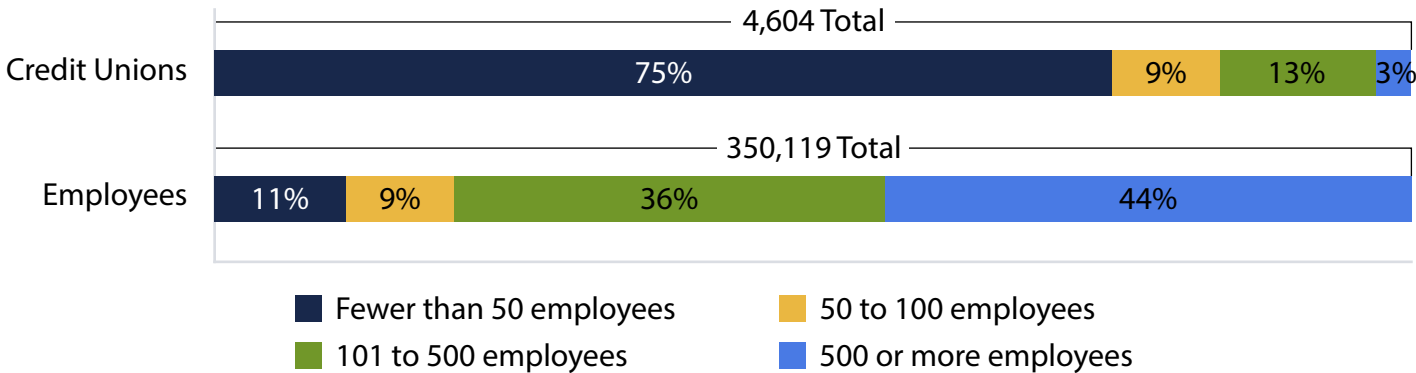


Figure 12: 2023 Federally Insured Credit Union Employee Count

Responding credit unions varied in number of employees and asset size. In the data snapshot of gender diversity among reporting credit unions' workforce, as represented in both Figure 13 and Figure 14, there are some notable observations. The three observations below apply only to the set of credit unions that reported these statistics as part of their response to the self-assessment:

⁶ In the fourth quarter of 2023, there were 2,880 federal credit unions and 1,724 federally insured, state-chartered credit unions. See: [Quarterly Credit Union Data Summary 2023 Q4 \(ncua.gov\)](https://www.ncua.gov/quarterly-credit-union-data-summary-2023-q4).

- Women are well-represented among employees and management at all sizes of reporting credit unions;
- Women are less represented in board member positions across all reporting credit unions; and
- Women represented only 42 percent of board members in reporting federally insured credit unions greater than 500 employees, a three-percentage point drop from 2022.

2023 Diversity Self-Assessment Submitters' Workforce by Gender, Credit Union Size

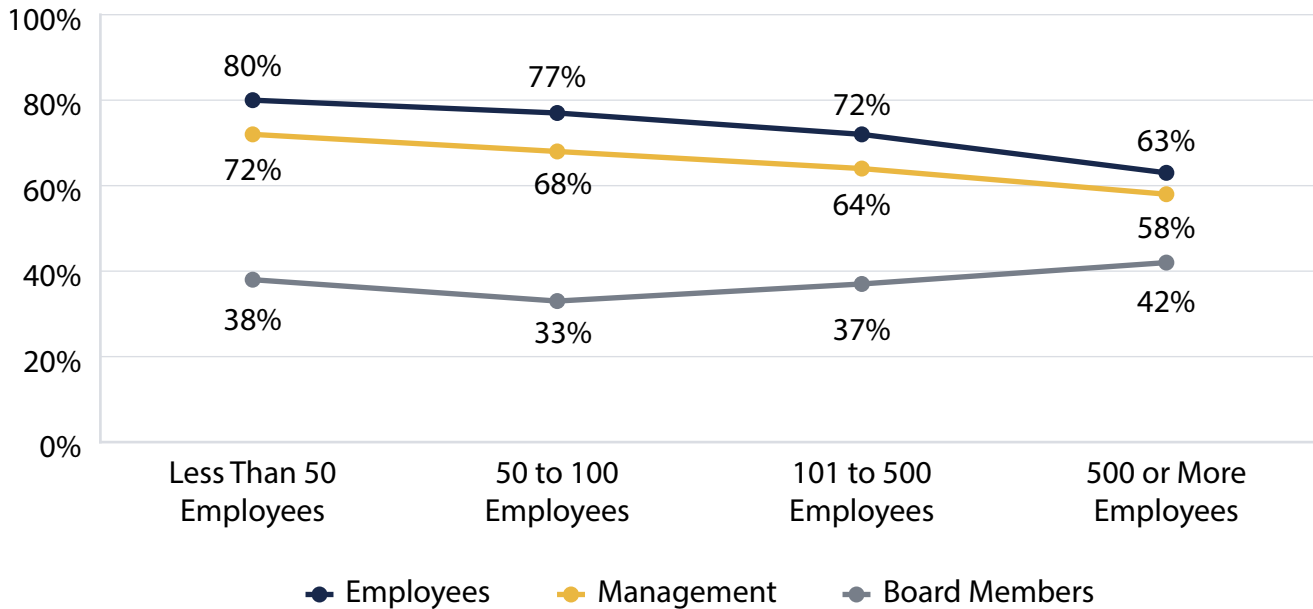


Figure 13: 2023 Diversity Self-Assessment Submitter's Workforce by Gender, Credit Union Size

2023 Diversity Self-Assessment Submitters' Workforce by Gender

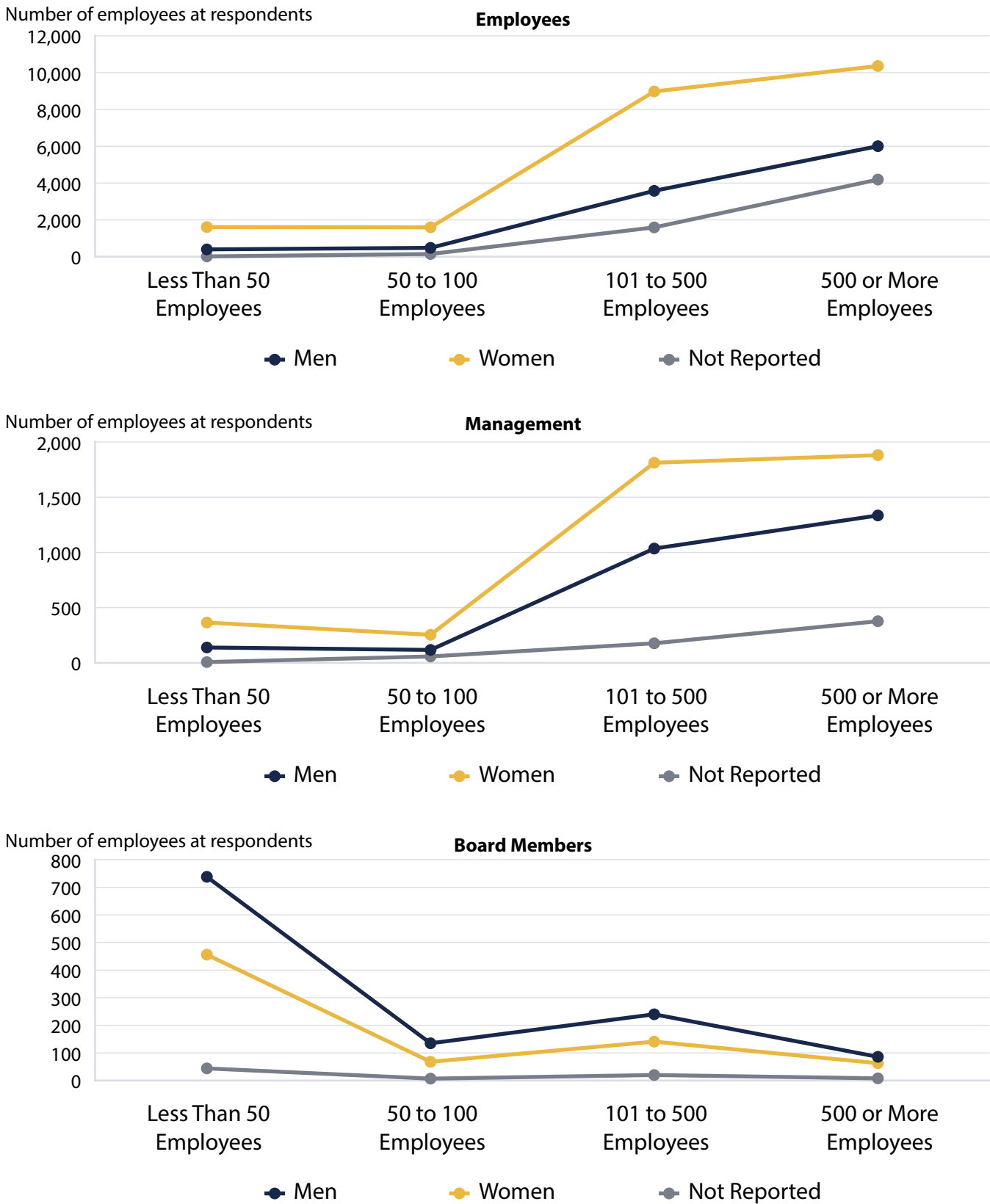


Figure 14: 2023 Diversity-Self-Assessment Submitters' Workforce by Gender

Credit unions that shared workforce data in the 2023 diversity self-assessment reported that 66 percent of all employees and 73 percent of management employees are White. Hispanics or Latinos made up 15 percent, and Black or African Americans made up 12 percent of all employees. In management positions, Hispanics or Latinos accounted for 10 percent, and Black or African Americans represented 10 percent of these positions. Credit unions reported that four percent of board members were Hispanic or Latino, while 14 percent were Black or African American, and 76 percent board members are White. It must be noted that approved fields of membership for each credit union has a variety of demographic compositions and typically do not reflect the broader demographic across the nation.

Native Hawaiians or Other Pacific Islanders were the least represented demographic within federally insured credit unions sharing workforce profile data, while American Indian or Alaska Natives comprised the second least represented group in management positions as well as in the employee base.

2023 Diversity Self-Assessment Submitters' Workforce by Race/Ethnicity⁷

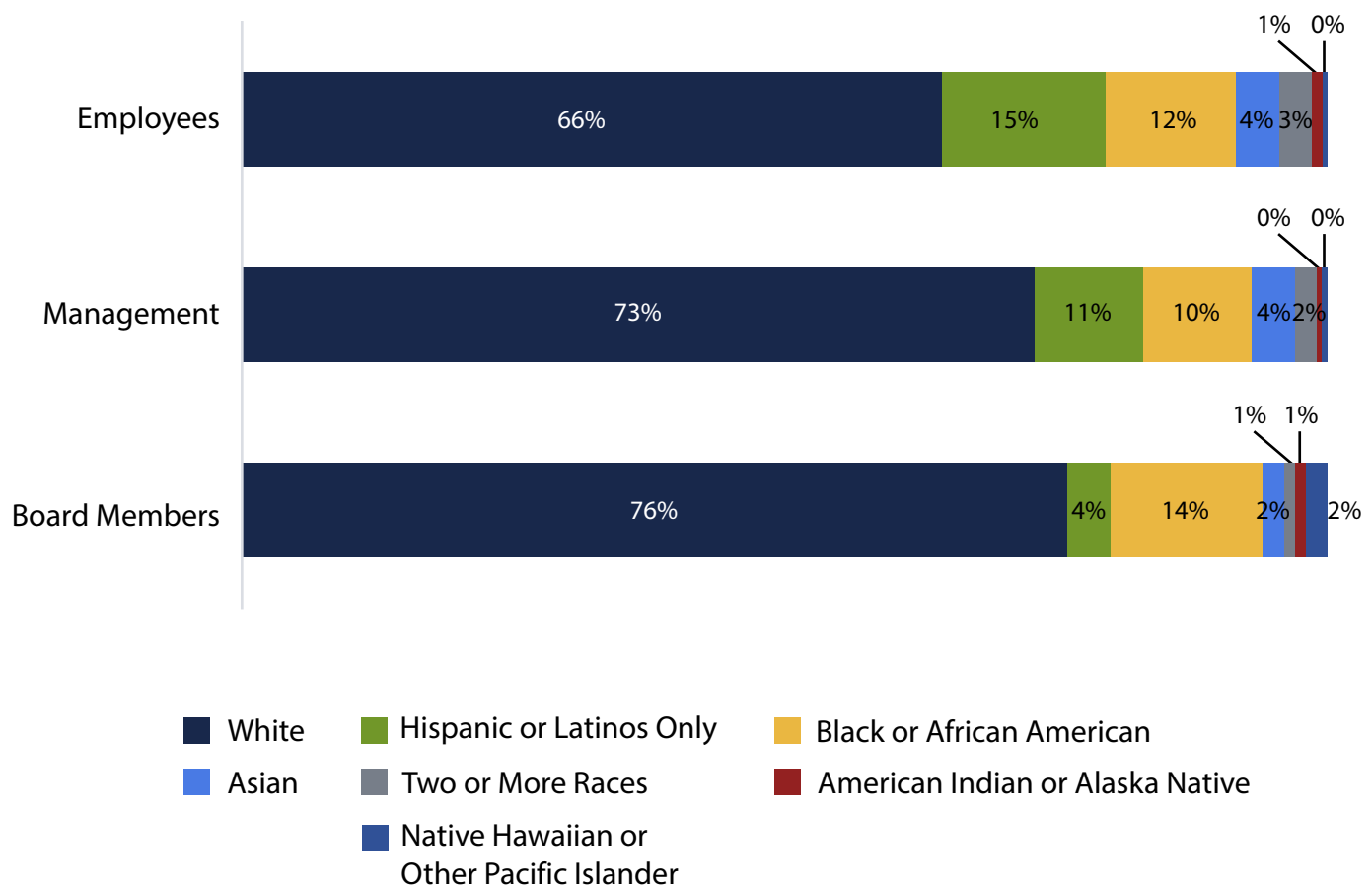


Figure 15: 2023 Diversity-Self-Assessment Submitters' Workforce by Race/Ethnicity

⁷ Ethnicity category percentages not presented in the chart are less than four percent.

The NCUA encourages more credit unions to share workforce information by completing the Workforce Profile section of the diversity self-assessment to allow for further analysis of the demographic makeup and employment diversity in the credit union system.

Summary

This is the eighth consecutive year the NCUA has collected diversity data from credit unions using the voluntary diversity self-assessment. Over this time, hundreds of credit unions have shared their diversity and inclusion successes and areas for improvement.

In the 2023 reporting year, the diversity self-assessment results show that responding credit unions continue reporting leadership and organizational commitment to diversity. However, the NCUA identified two areas that continue to remain relatively low, despite experiencing a slight increase:

- Low credit union engagement in supplier diversity initiatives; and
- Few credit unions (12 percent) publicly publish information pertaining to the assessment of their diversity policies and practices.

The NCUA encourages credit unions to routinely monitor and evaluate their diversity policies and practices and voluntarily conduct a self-assessment. The agency also encourages credit unions to use the diversity self-assessment's best practices as a tool to establish a diversity and inclusion roadmap.

You can direct questions about this report and the credit union diversity self-assessment to the NCUA at OMWImail@ncua.gov.



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