

2017 MAPPING OF NCUA REGULATIONS

NCUA maps regulations that are deemed part of the examination process. This assists examiners participating in the annual Examiner Time Survey (ETS) process with classifying their activities as either: Insurance Related, Insurance Regulatory Related or Non-insurance and Consumer Regulatory Related. The mapped Regulations are distributed to ETS participants as part of the ETS Instructions. The mapping provided below is the result of a review performed in January 2017 and will be used for the ETS period covering June 1, 2017 to May 31, 2018. As rules may change during the ETS period, similar to other activities not explicitly classified in the ETS instructions, ETS participants defer to the overarching definitions of insurance and non-insurance related activities provided in the ETS instructions to appropriately allocate time as insurance or non-insurance.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
Part 701 – Organization and Operations of FCUs ¹	.1 –Federal credit union chartering, field of membership modifications, and conversions.		X	This section addresses the location of NCUA’s chartering and field of membership policies.
	.2 –Federal Credit Union Bylaws		X	This section requires federal credit unions (FCUs) to operate in accordance with their approved bylaws.
	.3 –Member inspection of credit union books, records, and minutes.		X	This section grants a group of members the right to inspect the books and records of an FCU.
	.4 – General authorities and duties of federal credit union directors.		X	This section outlines the authority granted to and duties required of FCU directors
	.5 – Reserved			
	.6 – Fees paid by federal credit unions.		X	This section establishes the fees to be paid by the credit union to the NCUA.
	.7-.13 – Reserved			
	.14 –Change in official or senior executive officer in credit unions that are newly chartered or are in troubled condition.	X		This section establishes parameters under which a newly chartered credit union or a troubled credit union must operate with regard to management decisions and operations.
	.15-.18 – Reserved			
	.19 –Benefits for employees of federal credit unions.		X	This section allows a FCU to pay employees certain benefits as part of their employment with the FCU.
	.20 –Suretyship and guaranty.	X		This section establishes the ability of a FCU to enter into suretyship and guaranty agreements under certain conditions and limitations.
	.21 –Loans to members and lines of credit to members.	X ⁴		This section establishes the parameters for a FCU’s overall lending program.
	.22 –Loan participation.	X		This section establishes the ability of an FCU to enter into loan participation agreements, and establishes limitations and parameters under which an FCU can do so.
	.23-Purchase, sale, and pledge of eligible obligations.	X		This section of the regulation establishes the ability of an FCU to purchase, sell, or pledge eligible obligations (loans) of the FCU.

¹ Part 701 deals with the organization of FCUs. Portions of Part 701 deal with safety and soundness and are classified as Insurance Regulatory Related, other sections are Non-Insurance or Consumer Regulatory Related. Certain sections are classified as Insurance Regulatory Related not because the section authorizes the activity; but rather, the section establishes limitations and other criteria to ensure the activity is done safely and soundly.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.24 –Refund of interest.		X	This section of the regulations authorizes an FCU to refund interest to members under certain conditions.
	.25 –Charitable contributions and donations.	X		This section grants authority of an FCU to make charitable contributions.
	.26 –Credit union service contracts.		X	This sections grants authority for an FCU to enter into service contracts with other FCUs.
	.27-.29 – Reserved			
	.30 –Services for nonmembers within the field of membership		X	This section grants authority to FCUs to provide limited services to non-members within their field of membership.
	.31-Nondiscrimination requirements.		X	This section prohibits an FCU from discriminating against a person or group of persons and establishes parameters under which it must operate to ensure non-discrimination and notify others of its non-discrimination policies.
	.32 –Payment on shares by public units and nonmembers.	X		This section grants permission to FCUs to receive payments on shares from public units.
	.33 –Reimbursement, insurance, and indemnification of officials and employees.		X	This section establishes the parameters under which an FCU may compensate officials, and volunteers.
	.34 –Designation of low-income status; acceptance of secondary capital accounts by low-income designated credit unions.	X		Grants permission to low income credit unions to accept secondary capital accounts. ²
	.35 –Share, share draft, and share certificate accounts.	X		Regulation grants permission for credit unions to offer share, share draft and certificate accounts to members.
	.36 –FCU Ownership of fixed assets.		X	Sets parameters and limitations on a FCU’s ownership and treatment of fixed assets
	37 –Treasury Tax and Loan Depositories; Depositories and Financial Agents of the Government.	X		Grants permission for FCU’s to act as Treasury tax and loan depository as well as a depository of public money.

² Aids in meeting the necessary net worth levels under Prompt Corrective Action.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.38 –Borrowed funds from natural persons.	X		Grants permission for FCU’s to borrow funds from natural persons.
	.39 –Statutory lien.		X	This section grants permission to an FCU to establish a lien against the property of members to secure a financial obligation to the FCU by that member.
Part 702 – Prompt Corrective Action ³	.1- Authority, purpose, scope and other supervisory authority.			This Part of the NCUA regulations (including subparts A, B, C and D) deals exclusively with safety and soundness issues that impact directly or indirectly the financial condition of the credit union.
	.2 Definitions			
Subpart A	.101 – Measures and effective date of net worth classification.	X		
	.102 – Statutory net worth categories.	X		
	.103 – Applicability of net worth requirement.	X		
	.104 – Risk portfolios defined.	X		
	.105 Weighted- average life of investments.	X		
	.106 – Standard calculation of risk-based net worth requirement.	X		
	.107 Alternative components for standard calculation.	X		
	.108 – Risk mitigation credit	X		
Subpart B – Mandatory and Discretionary Supervisory Actions	.201- Prompt corrective action for “adequately capitalized” credit unions.	X		
	.202-Prompt corrective action for “undercapitalized” credit unions.	X		

³ Part 702 defines the various statutory levels of net worth for all federally insured credit unions and the actions required when credit unions fall below well capitalized per the FCU Act. The entire Part protects the NCUSIF and is Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.203- Prompt corrective action for “significantly undercapitalized” credit unions.	X		
	.204 – Prompt corrective action for “critically undercapitalized” credit unions.	X		
	.205 – Consultation with State officials on proposed prompt corrective action.	X		
	.206 – Net worth restoration plans.	X		
Subpart C – Alternative Prompt Corrective Action for New Credit Unions	.301 – Scope and definition	X		
	.302 – Net worth categories for new credit unions.	X		
	.303 – Prompt corrective action for “adequately capitalized” new credit unions.	X		
	.304 -Prompt corrective action for “moderately capitalized,” “marginally capitalized” or “minimally capitalized” new credit unions.	X		
	.305 - Prompt corrective action for “uncapitalized” new credit unions.	X		
	.306 - Revised business plans for new credit unions.	X		
	.307 – Incentives for new credit unions.	X		
Subpart- D Reserves.	.401 – Reserves			
	.402 Full and fair disclosure of financial condition.	X		

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.403 – Payment of dividends.	X		
Subpart- E Capital Planning and Stress Testing.	.501 Authority and purpose.			
	.502- Definitions			
	.503- Capital policy.	X		
	.504- Capital planning.	X		
	.505- NCUA action on capital plans.	X		
	.506- Annual supervisory stress testing.	X		
Part 703 – Investment and Deposit Activities				This part of NCUAs regulations deals with investment and deposit permissions of FCU's.
Subpart- A General Investment and Deposit Activities	.1 – Purpose and scope.			
	.2 – Definitions			
	.3 – Investment policies		X	
	.4 – recordkeeping and documentation requirements		X	
	.5 - Discretionary control over Investments and investment advisers.		X	
	.6 – Credit Analysis		X	
	.7 – Notice of non-compliant investments.		X	
	.8 – Broker-dealers.		X	
	.9 – Safekeeping of investments.		X	
	.10 – Monitoring non-security investments.		X	
	.11 – Valuing securities.		X	
	.12 – Monitoring securities.		X	

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.13 – Permissible investment activities.		X	
	.14 – Permissible investments.		X	
	.15 – Prohibited investment activities.		X	
	.16 – Prohibited investments.		X	
	.17 – Conflicts of interest.		X	
	.18 – Grandfathered investments.		X	
	.19 – Investment pilot program.		X	
	.20 – Request for additional authority.		X	
Subpart- B Derivatives Authority	.100 – Purpose and scope.			
	.101 – Definitions.			
	.102 – Permissible derivatives.		X	
	.103 – Derivative authority.		X	
	.104 – Requirements for derivative counterparty agreements, collateral and margining.		X	
	.105 – Reporting requirements.		X	
	.110 – Operational support requirements.		X	
	.111 – NCUA approval.		X	
	.112 – Applying for additional products or characteristics.		X	
	.113 – Pilot program participants with active derivatives positions.		X	
	.114 – Regulatory violation.		X	

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
Part 704 – Corporate Credit Unions ⁴	.1 – Scope			This entire part of NCUAs regulations sets parameters on the financial operations of corporate credit unions. The compliance or non-compliance with this section could affect directly, or indirectly, the financial condition of the corporate credit union.
	.2 – Definitions			
	.3 – Corporate Credit Union Capital	X		
	.4 – Prompt Corrective Action	X		
	.5 - Investments	X		
	.6 – Credit Risk Management	X		
	.7 – Lending	X		
	.8 – Asset and liability management.	X		
	.9 – Liquidity management.	X		
	.10 – Investment action plan.	X		
	.11 – Corporate Credit Union Service Organizations	X		
	.12 – Permissible services.	X		
	.13 – Board responsibilities.	X		
	.14 – Representation.	X		
	.15 – Audit and reporting requirements.	X		
	.16 – Contracts/written agreements.	X		
	.17 – State-chartered corporate credit unions.	X		
	.18 – Fidelity bond coverage.	X		
	.19 – Disclosures of executive compensation.	X		
	.20 – Reserved.			
	.21 – Enterprise risk management.	X		

⁴ Part 704 governs the organization and operations of corporate credit unions. Corporate credit unions do not have direct consumer operations and are systemically critical to the FICU system. The entire Part protects the NCUSIF and is Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.22 – Membership fees.	X		
	Appendix A – Capital prioritization and model forms.	X		
	Appendix B – Expanded authorities and requirements.	X		
	Appendix C – Risk-based capital credit risk-weighted categories.	X		
Part 705 – Community Development Loan Program for Credit Unions	.1 – Authority, purpose, and scope.			This part describes how NCUA makes money available to low income designated credit unions from its Community Development Revolving Loan Fund via loans and grants.
	.2 – Definitions.			
	.3 – Eligibility requirements.	X		
	.4 – Permissible uses of loan funds.	X		
	.5 – Terms and conditions.	X		
	.6 – Application and award process.	X		
	.7 – Urgency.	X		
	.8 – Qualifying state-chartered credit unions.	X		
	.9 – Reporting and monitoring.	X		
	.10 – Technical assistance grants.	X		
Part 706 – Reserved.				
Part 707- Truth in Savings ⁵	.1 - Authority, purpose, coverage, and effect on state laws.			This entire part protects the member from unfair or deceptive acts by an FCU as well as compliance with other federal law.
	.2 – Definitions.		X	
	.3 – General disclosure requirements.		X	
	.4 – Account disclosures.		X	
	.5 – Subsequent disclosures.		X	

⁵ Part 707 is designed to protect FICU members from unfair or deceptive practices by requiring adequate consumer disclosures. The entire Part is classified as Non-Insurance or Consumer Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.6 – Periodic statement disclosures.		X	
	.7 – Payment of dividends.		X	
	.8 – Advertising .		X	
	.9 – Enforcement and record retention.		X	
	.10 – Reserved.			
	.11- Additional disclosure requirements for overdraft services.		X	
Part 712 – Credit Union Service Organizations ⁶	.1 – what does this part cover?			This part of NCUAs regulations deals with the structure and operations of a CUSO.
	.2- How much can an FCU invest in or loan to CUSOs, and what parties may participate?	X		
	.3 – What are the characteristics of and what requirements apply to CUSOs?	X		
	.4 -What must an FCU and a CUSO do to maintain separate corporate identities?	X		
	.5 – What activities and services are preapproved for CUSOs?		X	
	.6 – What activities and services and prohibited for CUSOs?		X	
	.7 – Reserved.			
	.8 - What transaction and comp. limits apply to an FCU and a CUSO?		X	
	.9 – Reserved.			
	.10 - How can a state supervisory authority obtain an exemption for state chartered credit unions from compliance with §712.3(d)(3)?	X		

⁶ Part 712 deals with CUSOs. The rule sets requirements for the legal structures and approved and prohibited activities. Since a poorly organized or operationally unsound CUSO can have a negative impact on a FICUs' net worth, the most of this Part protects the NCUSIF and is classified as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.11 – What requirements apply to subsidiary CUSOs?	X		
Part 713 – Fidelity Bond and Insurance Coverage for Federal Credit Unions ⁷	.1 – What is the scope of this section?			This entire part of NCUA’s regulations requires credit unions to obtain fidelity bond insurance coverage. This coverage protects the credit union from covered losses and therefore protects the NCUSIF.
	.2 – What are the responsibilities of a credit union’s board of directors under this section?	X		
	.3 – What bond coverage must a credit union have?	X		
	.4 – What bond forms may be used?	X		
	.5 – What is the required minimum dollar amount of coverage?	X		
	.6 – What is the permissible deduction?	X		
	.7 – May the NCUA Board require a credit union to secure additional insurance coverage?	X		
Part 714 – Leasing	.1 – What does this part cover?			This entire part of NCUAs regulations deals with the ability of FCUs to enter into leasing agreements and sets parameters on types of leases and limitations on financial arrangements.
	.2 – What are the permissible leasing arrangements?		X	
	.3 – Must you own the leased property in an indirect leasing arrangement?		X	
	.4 – What are the lease requirements?		X	
	.5 - What is required if you rely on an estimated residual value greater than 25% of the original cost of the leased property?		X	

⁷ Part 713 governs the requirements for credit union bond and insurance coverage. Bond and insurance coverage protects credit unions from losses. The entire rule is classified as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.6 - Are you required to retain salvage powers over the leased property?		X	
	.7 - What are the insurance requirements applicable to leasing?		X	
	.8 - Are the early payment provisions, or interest rate provisions, applicable in leasing arrangements?		X	
	.9 - Are indirect leasing arrangements subject to the purchase of eligible obligation limit?		X	
	.10 - What other laws must you comply with when engaged in leasing?		X	
Part 715 – Supervisory Committee Audits and Verifications. ⁸	.1 – Scope of this part.			This entire part of NCUAs regulations deals with the roles and responsibilities of the Supervisory Committee, which are designed to ensure the safe and sound operation of an FCU.
	.2 – Definitions used in this part.			
	.3 – General responsibilities of the Supervisory Committee.	X		
	.4 – Audit responsibility of the Supervisory Committee.	X		
	.5 – Audit of Federal Credit Unions.	X		
	.6 – Audit of federally insured state-chartered credit unions.	X		
	.7 – Supervisory Committee audit alternatives to a financial statement audit.	X		
	.8 – Requirements for verification of accounts and passbooks.	X		

⁸ Part 715 establishes the roles and responsibilities of the Supervisory Committee. Since the Supervisory Committee performs an oversight and control function related to safety and soundness, the entire Part is classified as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.9 – Assistance from outside, compensated person.	X		
	.10 – Audit report and working paper maintenance and access.	X		
	.11 – Sanctions for failure to comply with this part.	X		
	.12 – Statutory audit remedies for federal credit unions.	X		
Part 716 – Privacy of Consumer Financial Information and Appendix. ⁹	.1 – Cross Reference.		X	This entire part of NCUA’s regulations deals with an FCU’s communication with its members and the safeguarding of member information.
Part 717 – Fair Credit Reporting. ¹⁰				This entire part of NCUAs regulations, including Subparts A through I, deals with the implementation of the Fair Credit Reporting Act, which is designed to protect consumers (members) from unfair or deceptive practices.
Subpart A – General Provisions.	.1 - Purpose, scope, and effective dates.			
	.2 – Examples.		X	
	.3 – Definitions.		X	
Subpart B	Reserved			
Subpart C – Affiliate Marketing	.20 – Coverage and definitions		X	
	.21- Affiliate marketing opt-out and exceptions.		X	
	.22- Scope and duration of opt-out.		X	
	.23- Contents of opt-out notice; consolidated and equivalent notices.		X	
	.24 – Reasonable opportunity to opt-out.		X	
	.25 – Reasonable and simple methods of opting out.		X	

⁹ Part 716 deals exclusively with the safeguarding of member information and the entire Part is classified as Non-Insurance and Consumer Regulatory Related.

¹⁰ Part 717 deals exclusively with the Fair Credit Reporting Act which is designed to protect members from unfair or deceptive reporting practices. The entire Part is classified as Non-Insurance and Consumer Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.26 – Delivery of opt-out notices.		X	
	.27 – Renewal of opt-out.		X	
	28 – Effective date, compliance date, and prospective application.		X	
Subpart D – Medical Information	.30 -Obtaining or using medical information in connection with a determination of eligibility for credit.		X	
	.31 – Limits on re-disclosure of information.		X	
	.32- Sharing medical information with affiliates.		X	
Subpart E – Duties of Furnishers of Information.	.40 – Scope.			
	.41 – Definitions.			
	.42 - Reasonable policies and procedures concerning the accuracy and integrity of furnished information.		X	
	.43 – Direct Disputes.		X	
Subparts F-H	Reserved.			
Subpart I – Duties of Users of Consumer Reports Regarding Address Discrepancies and Records Disposal	.80-.81 Reserved.			
	.82 – Duties of users regarding address discrepancies.		X	
	.83 – Disposal of consumer information.		X	
	.84 -.89 Reserved.			
Subpart J – Identity Theft Red Flags.	.90 -Duties regarding the detection, prevention, and mitigation of identity theft.		X	

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.91 - Duties of card issuers regarding changes of address.		X	
	Appendices A-B reserved.			
	Appendix C – Model Forms for Opt-Out Notices.			
	Appendix D – Reserved.			
	Appendix E – Interagency Guidelines Concerning the Accuracy and Integrity of Information Furnished to Consumer Reporting Agencies.		X	
	Appendices F-I Reserved.			
	Appendix J – Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation.		X	
Part 718 – 720 Reserved.				
Part 722 – Appraisals. ¹¹	.1 – Authority, Scope and Purpose.			This entire part of NCUAs regulations establishes rules for obtaining appraisals on collateral securing financial obligations of members. The compliance or non-compliance with this section could have a direct or indirect impact on the financial standing of the credit union.
	.2 – Definitions.			
	.3 - Appraisals required; transactions requiring a State certified or licensed appraiser.	X		
	.4 – Minimum appraisal standards.	X		
	.5 – Appraiser independence.	X		
	.6 – Professional association membership; competency.	X		
	.7 – Enforcement.	X		

¹¹ Part 722 establishes requirements for obtaining appraisals securing financial obligations of members. Sufficiently valued collateral can mitigate losses associated with secured loans and protects the credit union and thereby the NCUSIF from losses. The entire Part is categorized as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
Part 723 – Member Business Loans. ¹²	.1 – Purpose and scope.			This part sets out policy and program responsibilities that a federally insured credit union (FICU) must adopt and implement as part of a safe and sound member business lending program.
	.2 - Definitions .			
	.3 – Board of directors and management responsibilities.	X		
	.4 – Commercial loan policy.	X		
	.5 – Collateral and security.	X		
	.6 – Construction and development loans.	X		
	.7 – Prohibited activities.	X		
	.8 – Aggregate member business loan limit, exclusions and exceptions.	X		
	.9 – Transitional provisions.	X		
	.10 – State regulation of business lending.	X		
Part 740 – Accuracy of Advertising and Notice of Insured Status. ¹³	.0 – Scope.			This entire part of NCUA regulations requires federally insured credit unions to display signage in facilities and in advertising notifying members that deposits are insured by NCUA.
	.1 – Definitions.			
	.2 – Accuracy of advertising.	X		
	.3 – Advertising of excess insurance.	X		
	.4 Requirements for the official sign.	X		
	.5 – Requirements for the official advertising statement.	X		

¹² Part 723 establishes policy and program responsibility for FICUs in order to promote safe and sound member business loan programs. This entire Part protects FICUs and the NCUSIF from losses and is classified as Insurance Regulatory Related.

¹³ Part 740 establishes the requirement for federally insured credit unions to properly disclose that deposits are federally insured. This entire Part is classified as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
Part 741 – Requirements for Insurance. ¹⁴	0 – Scope.			
Subpart A - Regulations That Apply to Both Federal Credit Unions and Federally Insured State-Chartered Credit Unions and That Are Not Codified Elsewhere in NCUA's Regulations.	.1 – Examination.			This section, subpart A of Part 741, of NCUAs regulations governs certain actions by FCUs as well as FISCUs that relate directly to their insurance coverage under the NCUSIF.
	.2 – Maximum borrowing authority.	X		
	.3 – Criteria.	X		
	.4 – Insurance premium one percent deposit.	X		
	.5 – Notice of termination of excess insurance coverage.	X		
	.6 – Financial and statistical and other reports.	X		
	.7 – Conversion to a state-chartered credit union.	X		
	.8 – Purchase of assets and assumption of liabilities.	X		
	.9 – Uninsured membership shares.	X		
	.10 – Disclosure of share insurance.	X		
	.11 – Foreign branching.	X		

¹⁴ Part 741 establishes the requirements for obtaining and keeping NCUSIF insurance coverage. Certain sections of this Part are designed to promote safety and soundness and are categorized as Insurance Regulatory Related while other sections deal with requirements for the benefit of members and are categorized as Non-Insurance and Consumer Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.12 – Liquidity and contingency funding.	X		
Subpart – B- Regulations Codified Elsewhere in NCUA’s Regulations as Applying to Federal Credit Unions That Also Apply to Federally Insured Stated-Chartered Credit Unions.				
	.201 – Minimum fidelity bond requirements.	X		This section requires any credit union applying for insurance under the NCUSIF to obtain fidelity bond coverage. Failure to obtain and maintain bond coverage could affect the credit unions financial condition.
	.202 – Audit and verification requirements .	X		This section requires a Supervisory Committee to make or cause to be made an audit of the credit unions books and records. Non-compliance can affect the credit union’s financial condition.
	.203 – Minimum loan policy requirements .	X		This section establishes certain requirements for an FCU’s compliance with parts 723 and 701 of NCUA regulations, and exempts FISCUs if the SSA has adopted their own rules governing certain lending programs/practices.
	.204 – Maximum public unit and nonmember accounts, and low income designation.	X		This section requires compliance with part 701.32 regarding acceptance of non-member deposits.
	.205 – Reporting requirements for credit unions that are newly chartered or in troubled condition.	X		This section required newly chartered credit unions in existence under 2 years or credit unions designated as in troubled condition to comply with part 701.14 of the regulations.
	.206 – Corporate credit unions	X		This section requires corporate credit unions to comply with part 704 of NCUA regulations.
	.207 – Community development revolving loan program for credit unions.	X		This part of section 741 requires any insured credit union to adhere to part 705 of NCUA regulations governing loans to LICU’s for the purposes of community investment.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.208 – Mergers of federally insured credit unions; voluntary termination or conversion of insured status.	X		This section requires compliance with section 206 of the FCU act and parts 708a and 708b of the regulation regarding termination or conversion of insured status.
	.209 – Management official interlocks.	X		This section prohibits an official of one credit union serving as an official of another, competing credit union.
	.210 – Central liquidity facility.	X		This section requires insured credit unions to comply with part 725 of the regulation governing the membership of credit unions in the CLF.
	.211 – Advertising. ¹⁵	X		This section of this part of NCUAs regulations requires an insured credit union to comply with Part 740 of the regulations governing the advertising and notification of NCUSIF insurance.
	.212 – Share insurance.	X		This section addresses the insurance of member accounts as prescribed in subpart A of part 745 of the regulations.
	.213 - Administrative actions, adjudicative hearings, rules of practice and procedure.	X		This section addresses an insured credit unions compliance with part 747 of the regulations.
	.214 – Report of crime or catastrophic act and Bank Secrecy Act compliance.		X	This section of part 741 requires insured credit unions to comply with Part 748 a regulation that deals with consumer protection.
	.215 – Records preservation program	X		This section of part 741 requires and insured credit union to comply with part 749 of the regulations, which addresses the preservation of credit union records, including member information.
	.216 – Flood insurance.		X	This section of part 741 requires and insured credit union to comply with part 760 of the regulations, which addresses the requirement for flood insurance on real estate loans where required for protection of the member’s property and credit unions collateral.
	.217 – Truth in savings.		X	This section of part 741 requires insured credit unions to comply with part 707 of the regulations which addresses compliance with the Truth in Savings act, as previously discussed above
	.218 – Involuntary liquidation and creditor claims.	X		This section requires all insured credit unions to comply with part 709 of the regulation regarding involuntary liquidation and creditor claims against FCUs.

¹⁵ In practice, section 741.211 is classified as Insurance Regulatory Related since it both invokes Part 740, which itself is Insurance Regulatory Related, and it relates to requirements for FISCUs.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.219 – Investment requirements.	X		This section requires compliance of all insured credit unions to comply with Part 703 of the regulations. Part 703 is discussed earlier in this chart.
	.220 – Privacy of consumer financial information.		X	This section requires compliance of all insured credit unions to comply with part 716 of the regulation. Part 716 is discussed earlier in this chart.
	.221 Suretyship and guaranty requirements.	X		This section requires compliance with Part 701.20 of NCUA regulations regarding an FCU entering into a suretyship arrangement, and limits a FISCUs ability to enter into such arrangements to the applicable state law.
	.222- Credit Union Service Organizations.	X		This section requires all insured credit unions to comply with sections 712(d)(3) and 712.4 of NCUA regulations regarding the establishment and operation of CUSOs.
	.223 – Registration of residential mortgage loan originators.		X	This section requires all insured credit unions to comply with part 761 of the regulations. Part 761 is discussed earlier in this chart.
	.224 – Golden parachute and indemnification payments.	X		
	.225 – Loan participations.	X		
	Appendix B – Guidance for an Interest Rate Risk Policy and an Effective Program.	X		This section establishes requirements for a written policy on interest rate risk management and a program to effectively implement the policy as part of the credit union’s asset liability management responsibilities. The interest rate risk policy and implementation program will be among factors NCUA will consider in determining a credit unions insurability.
	Appendix C – Interpretive Ruling and Policy Statement on Loan Workouts, Nonaccrual Policy and Regulatory Reporting of Troubled Debt Restructured Loans (TDR).	X		This section establishes requirements for the management of loan workout arrangements, loan nonaccrual, and regulatory reporting of TDRs. Specifically required is the development of a workout policy that balances appropriate loan workouts with safety and soundness considerations.
Part 745- Share Insurance and Appendix ¹⁶				This entire section, including subparts A and B, addresses membership accounts and payments to members.

¹⁶ Part 745 defines insurance coverage by account type and establishes priority during payout. In practice, Part 745 is classified as Insurance Regulatory Related as it relates to the insurability of accounts.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
Subpart A – Clarification and Definition of Account Insurance and Coverage	.0 – Scope			
	.1 Definitions			
	.2 – General principles applicable in determining insurance of accts.	X		
	.3 – Single ownership accounts	X		
	.4 – Revocable trust accounts	X		
	.5 Accounts held by executors or administrators	X		
	.6 – Accounts held by a corporation, partnership or unincorporated association	X		
	.7 – Shares accepted in a foreign currency	X		
	.8 – Joint ownership accounts	X		
	.9-1 Trust accounts	X		
	.9-2 Retirement and other employee benefit plan accounts	X		
	.10 – Accounts held by government depositors	X		
	.11 – Accounts evidenced by negotiable instruments	X		
	.12 – Accounts obligations for payment of items forwarded for collection by depository institution acting as agent	X		
	.13 – Notification to members/shareholders	X		
Subpart B – Payment of Share Insurance and Appeals.	.200 – General.			
	.201 – Processing of insurance claims.	X		
	.202 – Appeal.	X		

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.203 Judicial review.	X		
Part 748 - Security Program, Report of Suspected Crimes, Suspicious Transactions, Catastrophic Acts, and Bank Secrecy Act Compliance. ¹⁷	.0 – Security program.		X	This part addresses the requirement for insured credit unions to comply with the Bank Secrecy Act (BSA).
	.1 Filing of reports.		X	
	.2 – Procedures for monitoring Bank Secrecy Act (BSA) compliance.		X	
Part 749 – Records Preservation Program. ¹⁸	.0 – Purpose and Scope.			This part addresses the requirements of and best practices of preserving the records of the credit union.
	.1 – Definitions.			
	.2 – Vital records preservation program.	X		
	.3 – Vital records center.	X		
	.4- Format for vital records preservation.	X		
	.5 – Format for records required by other NCUA regulations.	X		
Part 750 – Golden Parachute and Indemnification Payments.	.0 – Scope.			
	.1 – Definitions.			
	.2 – Golden parachute payment prohibited.	X		
	.3 – Prohibited indemnification payments.	X		
	.4 – Permissible golden parachute payments.	X		
	.5 – Permissible indemnification payments.	X		

¹⁷ Part 748 deals with required regulatory reporting designed to protect members. The entire Part is categorized as Non-insurance and Consumer Regulatory Related.

¹⁸ Part 749 deals with the preservation of vital FICU records necessary for ongoing operations. Failure to properly protect records could jeopardize the viability of an insured credit union and the insurance coverage of member accounts. This entire Part is categorized as Insurance Regulatory Related.

NCUA Regulation	Part	Insurance Regulatory Related	Non-Insurance and Consumer Regulatory Related	Description
	.6 – Filing instructions; appeal.	X		
	.7 – Applicability in the event of liquidation or conservatorship.	X		
Part 760 - Loans In Areas Having Special Flood Hazards ¹⁹	.1 – Authority, Purpose and Scope			This section deals with the requirement for flood insurance where required. The obtaining of flood insurance, and proper determination of the requirement for flood insurance, protects the member’s property and the credit unions collateral.
	.2 – Definitions			
	.3 – Requirement to purchase flood insurance where available.		X	
	.4 – Exemptions		X	
	.5 –Escrow Requirement		X	
	.6 – Required use of standard flood hazard determination form.		X	
	.7 – Forced placement of flood insurance.		X	
	.8 – Determination fees.		X	
	.9 – Notice of special flood hazards and availability of Federal disaster relief assistance		X	
	.10 – Notice of servicer’s identity		X	
Part 761 – Registration of Residential Mortgage Loan Originators.	.1 – Cross Reference		X	This part implements the Secure and Fair Enforcement for Mortgage Licensing Act (S.A.F.E. Act).

¹⁹ Part 760 is designed to protect member’s property and the entire section is categorized as Non-Insurance and Consumer Regulatory Related.