



DOING BUSINESS WITH THE NATIONAL CREDIT UNION ADMINISTRATION

About the NCUA

Created by the U.S. Congress in 1970, the National Credit Union Administration is an independent federal agency that insures deposits at federally insured credit unions, protects the members who own credit unions, and charters and regulates federal credit unions. The NCUA protects the safety and soundness of the credit union system by identifying, monitoring and reducing risks to the National Credit Union Share Insurance Fund. Backed by the full faith and credit of the United States, the Share Insurance Fund provides up to \$250,000 of federal share insurance to millions of account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

To learn more about the NCUA and the history of credit unions, please follow this link (<https://www.ncua.gov/about-ncua>).

How the NCUA is Organized

As of January 2020, the NCUA is comprised of three Regional Offices, the Asset Management Assistance Center (AMAC), and the agency's Central Office. The NCUA's regional offices carry out the annual examination process for federally insured credit unions and report on the financial and operational soundness of the credit union system. AMAC, which is located in Austin, Texas, conducts credit union liquidations and performs management and recovery of assets.

Additionally, AMAC assists the NCUA regional offices with the review of large, complex loan portfolios and actual or potential bond claims. The NCUA's Central Office, which is located in Alexandria, Virginia, provides operational support and guidance to the entire agency, including its regional offices, and is comprised of the NCUA Board and 15 office divisions. Appendix A includes a detailed list of all divisions at the NCUA Central Office.

PROCUREMENT AT THE NCUA

Division of Procurement and Facilities Management

The Division of Procurement and Facilities Management (DPFM), which resides within the Office of the Chief Financial Officer, is responsible for procuring all goods and services for the

agency. Located within the Central Office, DPFM purchases a variety of products and services to meet a wide range of needs throughout the agency. Procurement actions span across various program offices, ranging from financial services to training services to information technology.

The NCUA Procurement Process

Unlike the majority of U.S. federal agencies, the NCUA is not subject to the Federal Acquisition Regulation. Notwithstanding, the agency has the *Acquisition Policy Manual*, an established set of rules and procedures to conduct procurement fairly and to ensure adequate competition. Another distinction between the NCUA and other federal agencies is the manner in which the agency advertises solicitations. The NCUA is not required to list procurement opportunities publicly on the Contract Opportunities site at <https://beta.sam.gov/> (formerly Federal Business Opportunities or FBO.gov). The agency typically generates a source list for solicitations from market research performed by program offices, the System for Award Management, Government Wide Acquisition Contract(s), and/or referrals from the Office of Minority and Women Inclusion (OMWI), who manages the NCUA's Vendor Registration Database.

Minority and Women Owned Business Program

OMWI is charged with setting standards for promoting the inclusion of minority- and women-owned businesses (MWOB) in the agency's contracting process. The goal of the MWOB program is to increase the number of MWOBs that know about and participate in the NCUA's contracting opportunities. The NCUA policy encourages the use of MWOBs in the acquisition of goods and services. The NCUA includes OMWI in its acquisition planning process and contracting opportunities whenever practical and at all levels of procurement over \$10,000. OMWI assists program offices in identifying capable MWOBs as part of its market research.

To support the inclusion of MWOBs in the NCUA's contracting opportunities, OMWI participates in MWOB vendor conferences, seminars, and professional meetings. Additionally, the NCUA conducts meetings and workshops to connect with and identify MWOBs. OMWI also conducts research using the NCUA's Vendor Registration Database, the System for Award Management, the Dynamic Small Business Search, National Aeronautics and Space Administration's Solutions for Enterprise-Wide Procurement and the General Services Administration Schedules to identify capable and competitive MWOB vendors.

MWOBs are encouraged to register in the NCUA's Vendor Registration Database. The online form allows vendors to indicate their company's diverse business designation(s). Additional information is available below under "NCUA Vendor Registration List."

PROCUREMENT CLASSIFICATIONS

Micro-Purchase

The NCUA's micro-purchase threshold is \$10,000. For requirements with an estimated value equal to or less than \$10,000, competitive pricing is not required. The requesting office must obtain a reasonable price from at least one responsible vendor, and are highly encouraged to include and consider Minority Woman Owned Businesses (MWOBs) for micro-purchases. The agency has identified the Government Purchase Card Program as the most cost effective method for micro-purchases. If the purchase card is not accepted, a contracting officer will complete the award via a purchase order.

Simplified Acquisitions

The NCUA's simplified acquisition threshold is \$250,000. When conducting a simplified procurement, the contracting officer must obtain three or more quotes from responsible businesses. Submitted quotes are evaluated in accordance with the issued solicitation document.

Formal Acquisitions

Requirements with an estimated value greater than the agency's simplified acquisition threshold of \$250,000 are solicited using the NCUA's formal contracting procedures, unless directed otherwise by the contracting officer. These requirements are typically complex in nature and require extensive technical and price evaluation. Generally, these requirements are competed by extending a solicitation to at least ten qualified vendors.

Noncompetitive Procurement

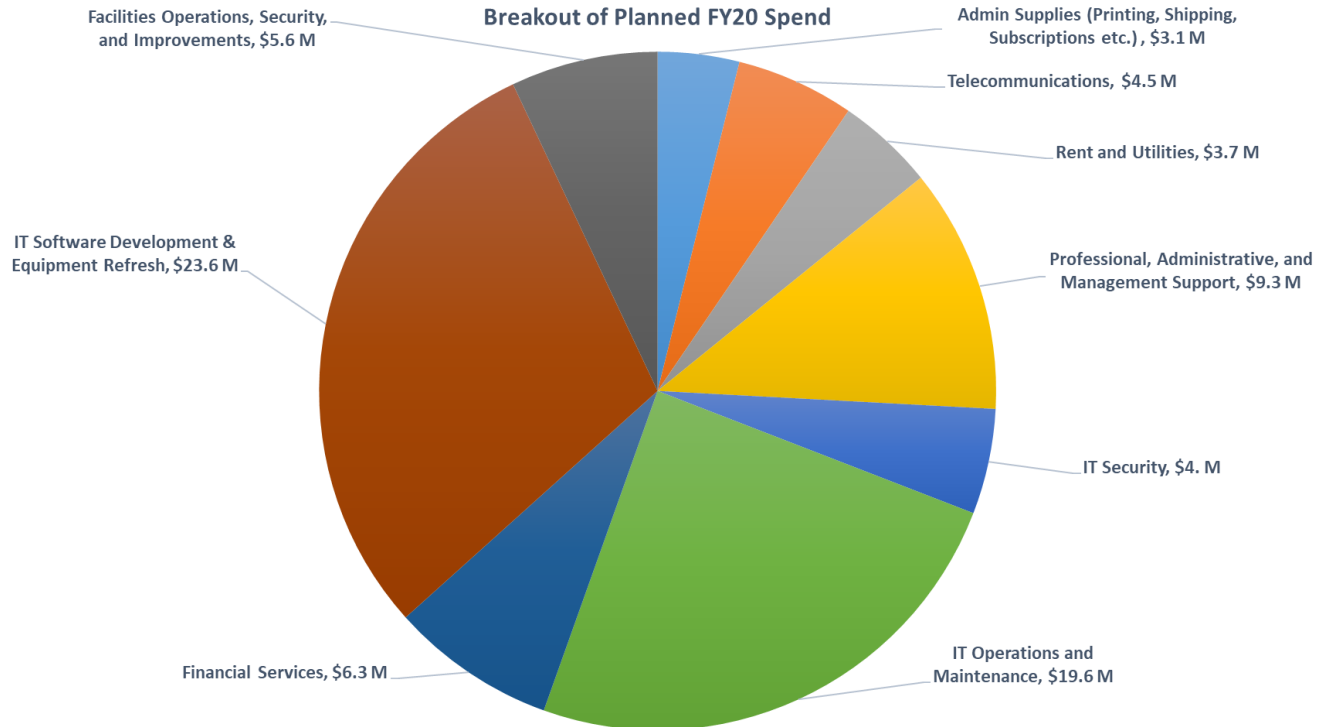
The NCUA may issue contract awards without competition under certain extenuating circumstances. Some examples of this are during times of emergency or instances where only one firm can provide the goods and services required. This method requires advanced written justification, and the concurrence of the DPFM director and the agency's competition advocate.

Special Procurement for Administrative Liquidation Expenses

The NCUA's AMAC has its own procurement authority that is separate from DPFM. For requirements relating to the liquidation of a failed credit union, three or more competitive bids may be requested for procurements exceeding \$50,000.

Types of Acquisitions

The NCUA purchases a wide variety of goods and services. For Fiscal Year 2020, NCUA anticipates purchasing goods and services in the following areas:



NCUA Vendor Registration Database

The NCUA's OMWI includes contractors interested in conducting business with the NCUA in a Vendor Registration Database to support the agency's procurement needs. The agency uses information from the Vendor Registration Database, as well as other sources, when conducting market research for contract requirements. Since the NCUA actively does business with hundreds of vendors, there is no guarantee that all firms registered with the NCUA will be included in future solicitations-. To be included in the NCUA's Vendor Registration Database, complete and submit the registration form online at <http://forms.ncua.gov/Pages/VendorRegForm.aspx>. Once registered, the NCUA will consider potential vendors' credentials for future solicitations and contracts.

Businesses may send their company's capabilities statement via email to OMWIMail@ncua.gov or call 703-518-6614 with questions regarding the vendor registration process.

System for Award Management

The System for Award Management (SAM), operated by the General Services Administration, is the primary registration database for vendors seeking to do business with the U.S. federal government. SAM collects and stores vendor information for retrieval and use by individual agencies' contracting officers and others.

Vendors must be registered in SAM to be eligible to receive NCUA contract awards for all open market procurements where the total estimated contract value exceeds \$250,000.

To register in SAM, go to <https://www.sam.gov/SAM/>. The SAM home page has "Help" tab, which includes a user guide and other resources, to properly complete a registration. Please note that you will need a DUNS number (<http://fedgov.dnb.com/webform>) to register. The SAM registrations process takes approximately 3 – 10 business days to complete.

Asset Sales at NCUA

When a federally insured credit union fails, the NCUA responds immediately. The agency has the very important job of recovering as much money as possible from the failed credit union's assets. These assets include loans and real estate. In some instances, the failed credit union's assets are sold to other credit unions as soon as possible. However, it is sometimes necessary for the NCUA to retain and manage some of the remaining assets. Proceeds from asset sales are used to reimburse the National Credit Union Share Insurance Fund and pay uninsured depositors to the maximum extent possible.

For more information on NCUA asset sales, please see <https://www.ncua.gov/support-services/conservatorships-liquidations>.

Appendix A

NCUA Central Office Divisions

Office of the Executive Director (OED) – Responsible for the agency's daily operations, including implementing board policies, administrative requirements, and keeping the NCUA Board apprised of issues. The executive director reports directly to the NCUA Chairman. All regional and central office directors report to the executive director.

Office of Business Innovation (OBI) - Responsible for the agency's information technology modernization and business-process optimization efforts as well as information security support, data management, and data governance for the agency.

Office of the Chief Economist (OCE) – Supports the NCUA's safety and soundness goals by developing and distributing economic intelligence. Works to enhance the agency's understanding of emerging microeconomic and macroeconomic risks by producing meaningful and robust modeling and risk identification tools and participating in agency and inter-agency policy development.

Office of the Chief Financial Officer (OCFO) - Responsible for agency budget preparation and management, ongoing finance and accounting functions, the NCUA's strategic planning process, and developing the annual performance plan. Also, implements travel policies and programs, payroll, facilities management, procurement, and administration of credit union operating fees and Share Insurance Fund capitalization deposits and operations.

Office of the Chief Information Officer (OCIO) - Responsible for establishing the organization's enterprise information technology vision, strategy, roadmap and related policies and management controls. Day-to-day responsibilities include securing the organization's data and technical resources; operating the data center infrastructure and nationwide network (voice and data); managing mobile devices and PCs; maintaining and developing mission critical applications; ensuring continuity of operations in the event of a disaster; and providing customer support to internal and external stakeholders.

Office of Consumer Financial Protection (OCFP) - OCFP's Division of Consumer Affairs is responsible for the NCUA's consumer financial literacy efforts, the NCUA's consumer website, [MyCreditUnion.gov](https://www.mycreditunion.gov), and the NCUA's Consumer Assistance Center, which handles consumer inquiries and complaints. OCFP's Division of Consumer Compliance Policy and Outreach is responsible for consumer financial protection compliance policy and rulemaking, fair lending examinations, interagency coordination on consumer financial protection compliance matters, and outreach.

Office of Continuity and Security Management (OCSM) – Evaluates and manages security and continuity programs across the NCUA and its regional offices. The Office is responsible for continuity of operations, emergency planning and response, critical infrastructure and resource protection, cyber threat and intelligence analysis, insider threats and counterintelligence, as well as facility and personnel security.

Office of Credit Union Resources and Expansion (CURE) - Supports credit union growth and development. It provides support to low-income, minority-serving and any credit union seeking assistance with chartering, charter conversions, by-law amendments, field of membership expansion requests, and low-income designations. It also provides access to online training and resources, grants and loans, and a program for minority-serving institutions.

Office of Examination and Insurance (E&I) – Responsible for the NCUA’s supervision programs, which ensure the safety and soundness of federally insured credit unions. The Division of Supervision oversees the NCUA’s examination and supervision program, as well as risk exposure to the National Credit Union Share Insurance Fund. The Division of Risk Management oversees the NCUA’s problem resolution program. The Division of Analytics and Surveillance manages data-gathering, surveillance, and national risk assessment programs. It also supports the NCUA’s supervision of technology risk in credit unions. The Division of Capital and Credit Markets evaluates and develops policies and procedures related to credit union loans, investments, and asset liability management. The division also oversees the Central Liquidity Facility. Finally, the Division of NCUA Guaranteed Notes (NGN) Support monitors the (NGN) program.

Office of External Affairs and Communications (OEAC) – Provides information to the public, credit unions, Congress, credit union league and trade organizations, the media and NCUA employees about the NCUA and its functions, Board actions and other matters. OEAC keeps the NCUA Board and staff informed of pending federal legislation and serves as a liaison with members of Congress and congressional committee staff members.

Office of General Counsel (OGC) - Addresses all legal matters affecting the NCUA. Represents the agency in litigation; brings enforcement actions against directors, managers, and other parties affiliated with credit unions; provides interpretations of the Federal Credit Union Act and NCUA Rules and Regulations to the agency and outside parties; processes Freedom of Information Act requests and appeals; advises the Board and the agency on general legal matters; and drafts regulations designed to ensure the safety and soundness of credit unions.

Office of Human Resources (OHR) – Serves as a strategic partner by providing high quality HR advice, service, and solutions to support management, employees, and office missions. OHR is committed to providing outstanding customer service in all human capital areas throughout the entirety of an employee’s lifecycle with the NCUA.

Office of Inspector General (OIG) – Promotes the economy, efficiency, and effectiveness of NCUA programs and operations, and detects and deters fraud, waste and abuse, thereby supporting the NCUA’s mission of monitoring and promoting safe and sound federally insured credit unions. OIG conducts independent audits, investigations, and other activities, and keeps the NCUA Board and U.S. Congress fully and currently informed of their work.

Office of Minority and Women Inclusion (OMWI) – Responsible for all matters relating to measuring, monitoring, and establishing policies for diversity, equity and inclusion within the agency’s management, employment, and business activities. The Office is also responsible for measuring and providing guidance about diversity for the NCUA’s regulated entities, excluding the enforcement of statutes, regulations, and executive orders pertaining to civil rights.

Office of National Examinations & Supervision (ONES) – Oversees the unique examination and supervision issues related to consumer credit unions with assets greater than \$10 billion and all corporate credit unions. ONES staff includes examiners, lending specialists, capital markets specialists, information systems specialists, and payment systems specialists to focus on key areas of potential risk to the broader credit union system.

Asset Management Assistance Center (AMAC) – Conducts credit union liquidations and performs management and recovery of assets. Additionally, this office assists the NCUA’s regional offices with the review of large complex loan portfolios and actual or potential bond claims.

