NCUA
National Credit Union Administration

CONGRESSIONAL REPORT • March 2015

Notification and Federal Employee Antidiscrimination and Retaliation Act National Credit Union Administration

NATIONAL CREDIT UNION ADMINISTRATION

No FEAR Act Congressional Report ● 2014

Table of Contents

Executive Summary 1

Background 2

Data 3

EEO Complaint Activity Analysis

- Trend Analysis 5
- Causal Analysis 6
- Practical Knowledge Gained through Experience 7
- Action Planned or Taken to Improve Agency Complaint or Civil Rights Program 7

Appendix 1: Data for Fiscal Year 2014 10

Appendix 2: EEO Policy Statement 42

Appendix 3: Prevention of Harassment in the Workplace Instruction 43

Appendix 4: No FEAR Act of 2002 48

Executive Summary

The National Credit Union Administration is the independent federal agency created by the U.S. Congress to regulate, charter and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA administers the National Credit Union Share Insurance Fund, insuring the deposits of more than 99 million credit union account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

The agency's mission is to facilitate the availability of credit union services to all eligible consumers, especially those of modest means, through a safe and sound credit union system. Because of this mission, credit union examiners account for the majority of NCUA's staff positions, representing 74 percent of the 1,230 employees onboard at the end of the fiscal year.

NCUA fully supports the principles of the merit system. As such, NCUA's Equal Employment Opportunity (EEO) policy prohibits discrimination based on race, color, religion, national origin, sex (including sexual harassment and sexual orientation), age (40 years and over), disability (mental and physical), genetic information, or reprisal for any protected activity. The agency is also committed to affording employees their rights and protections available under federal antidiscrimination, whistleblower protection, and retaliation laws.

On January 1, 2014, NCUA's Office of Equal Opportunity Programs merged into the agency's Office of Minority and Women Inclusion (OMWI). OMWI prepared this congressional report.

Background

The Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002 (No FEAR Act), Public Law 107-174, went into effect on October 1, 2003. The act requires federal agencies to be accountable for violations of antidiscrimination and whistleblower protection laws and post certain statistical data relating to federal sector EEO complaints filed with the agency.

Section 203 of the No FEAR Act requires that each federal agency submit an annual Report to Congress. Agencies must report:

- On the number of federal court cases arising under each of the respective areas of law specified in the act in which discrimination was alleged;
- The status or disposition of cases;
- The amount of money required to be reimbursed;
- The number of employees disciplined;
- Any policies implemented related to appropriate disciplinary actions against a federal employee who discriminated against any individual, or committed a prohibited personnel practice; and
- An analysis of the data collected with respect to trends, causal analysis and other forms for analysis.

Section 203 of the No FEAR Act requires federal agencies to submit annual reports to the Speaker of the House of Representatives, President *pro tempore* of the Senate, Committees on Governmental Affairs of the Senate and Government Reform of the House of Representatives, each committee of Congress with jurisdiction relating to the agency, the Attorney General, the Chair of the Equal Employment Opportunity Commission and the Director of the Office of Personnel Management.

Additionally, the No FEAR Act Reporting and Best Practices issued on December 28, 2006, require agencies to provide a copy of this report to the Office of Personnel Management.

Data

1. The number of cases in federal court pending or resolved in each fiscal year and arising under each of the respective provisions of the federal antidiscrimination laws and whistleblower protection laws applicable to them as defined in 5 C.F.R. 724.102, in which an employee, former employee or applicant alleged a violation(s) of these laws, separating data by the provision(s) of law involved.

- None.

2. (a) The status or disposition of cases described in question (1); (b) the amount of money required to be reimbursed to the Judgment Fund by the agency for payments as defined in 5 C.F.R. 724.102; and (c) the amount of reimbursement to the Fund for attorney's fees where such fees have been separately designated.

- (a) None.
- (b) None.
- (c) None.

3. In connection with the cases identified above, the total number of employees in each fiscal year disciplined (reprimand, suspension without pay, reduction in grade or pay, or removal) and the specific nature of the disciplinary actions taken, separated by the provision(s) of law involved.

- None.

4. The final year-end data about discrimination complaints for each fiscal year that was posted in accordance with Equal Employment Opportunity Regulations 29 C.F.R. 1614.701, and what follows.

- See Appendix 1.

5. Whether in connection with cases in federal court, the number of employees in each fiscal year disciplined in accordance with agency policy. The specific nature—for example, a reprimand—of the disciplinary actions taken must be identified.

- None.

6. A detailed description of the agency's policy for taking disciplinary action against federal employees for conduct that is inconsistent with federal antidiscrimination laws and whistleblower protection laws or for conduct that constitutes another prohibited personnel practice revealed in connection with agency investigations of alleged violations of these laws.

- NCUA administers the Discipline and Adverse Action program in accordance with 5 C.F.R. 752. NCUA does not have a table of penalties. Disciplinary action against employees for conduct inconsistent with federal antidiscrimination laws and whistleblower protections or for conduct which constitutes a prohibited personnel practice are determined based on the circumstances.

7. An analysis of the information described under paragraphs (1) through (6) (in conjunction with data provided to the Equal Employment Opportunity Commission in compliance with part 1614 of title 29 of the Code of Federal Regulations) including:

a. an examination of trends;
b. causal analysis;
c. practical knowledge gained through experience; and
d. any actions planned or taken to improve the complaint or civil rights programs of the agency.

- See the analysis provided in the EEO Complaint Activity Analysis section.

8. For each fiscal year, any adjustment needed or made to the agency's budget to comply with its Judgment Fund reimbursement obligations incurred under 5 C.F.R. 724.103.

- None.

9. The agency's written plan developed under 5 C.F.R. 724.203(a) to train its employees.

- NCUA has fully implemented its No FEAR Act training for staff as contemplated by the law itself and Office of Personnel Management regulations. The agency formalized its training plan in writing on March 23, 2007.

- Pursuant to agency policy, NCUA provides regular EEO training to managers. The agency also provides EEO training to all new hires, and EEO information is posted on the OMWI's SharePoint site for all employees to view.

EEO Complaint Activity Analysis

Trend Analysis

During fiscal year 2014, the number of EEO complaints decreased from six in 2013 year to five. NCUA takes numerous steps to keep staff informed of their right to initiate pre-complaint EEO counseling for discrimination allegations.

EEO information is visibly maintained throughout the agency in various formats. NCUA's OMWI maintains a SharePoint site that includes all EEO guidance, agency instructions, and policies. Additionally, NCUA's website contains No FEAR Act data, and stakeholders can view reasonable accommodation instructions and the agency's EEO Policy Statement.

New employees are provided a copy of the agency's EEO policy statements and information on their rights under applicable EEO laws. OMWI staff brief all new examiners during the agency's Level I training. Applicants for employment can access links to the No FEAR Act Data, EEO Policy Statement, No FEAR Act Notice, reasonable accommodation procedures and EEO Complaint Process guidance from the career page on NCUA's public website. They may also select "contact us" from the contacts page for further information.

EEO posters containing antidiscrimination and EEO counseling information are posted throughout NCUA's Central Office, regional offices and Office of Human Resources. EEO information is also provided to staff at agency conferences, as well as through newsletters, emails, the OMWI SharePoint site, and on-line training.

During fiscal year 2014, the bases and allegations made in the five complaints follow:

- **Case 1:** The complainant claimed discrimination based on race (African American) and reprisal (prior EEO activity) when denied a promotion and subjected to verbal and emotional abuse and continuous harassment in regard to work performance, performance standards, on-the-job training, and training reports. The agency is writing a final decision based on the merits of this case.

- **Case 2:** The complainant claimed discrimination based on mental disability when management denied a request for a reasonable accommodation and when personal medical information was released to persons "without a need to know." The complainant voluntarily withdrew the complaint before the start of the investigation.

- **Case 3:** The complainant claimed discrimination based on religion (Jewish), age (57), national origin (Hispanic), and reprisal (EEO activity) when targeted through inaccurate and unfair evaluations of exams and performance; denied requests for support necessary for the completion of her work; denied sick leave; disapproval and non-payment of an expense report; and was issued a negative mid-year review and a counseling memo. The complainant requested a hearing before an EEOC Administrative Judge and the hearing is pending the assignment of a judge.

- **Case 4:** The complainant claimed discrimination based on race (African American), color (Black), disability (association), and reprisal (prior participation in mediation) when work was unfairly assessed, which resulted in a "minimally meets" performance rating; and when requests to leave work early for medical reasons were repeatedly denied. The complainant requested a hearing before an EEOC Administrative Judge and the hearing is pending the assignment of a judge.

- **Case 5:** The complainant claimed discrimination based on race (African American), sex (Female), and age (55) when a request for a hardship transfer was denied, and when she was not afforded the opportunity to complete required training. Furthermore, the complainant claimed discrimination based on reprisal when she was subjected to harassment after requesting mediation. The agency is awaiting the complainant's election of a hearing before an EEOC Administrative Judge or a final agency decision.

Five complaints carried over from prior fiscal years to 2014. Three of the five complaints were closed during the fiscal year when the agency issued final decisions in which no discrimination was found. One complaint is pending a final agency decision, and one complaint is pending a decision from an appeal with EEOC's Office of Federal Operations.

Over the past nine fiscal years (2005 to 2014), the basis most frequently alleged by complainants is age discrimination (24), followed by reprisal (19). Disability discrimination claims (12) were not as common over the past nine fiscal years with two complaints alleging disability discrimination during the fiscal year 2014.

For fiscal year 2014, two of the five complaints alleged discrimination based on age and reprisal, which is consistent with the trends noted above. However, reprisal, which is alleged in four of the five complaints, is the most prevalent basis for complaints filed in fiscal year 2014.

Causal Analysis

See the Trend Analysis section.

Practical Knowledge Gained through Experience

Demonstrated commitment by the agency's leadership to EEO and diversity policies and training initiatives are keys to maintaining a work environment free from discrimination, retaliation, and harassment. EEO and Diversity Policy Statements are updated and reissued to all agency staff at the beginning of each fiscal year.

During the reporting period, NCUA provided several training opportunities for managers and employees. New managers received a one-day training conducted by OMWI staff. All new hires were provided EEO training during new employee orientation. OMWI staff continued to provide EEO overview training for all newly hired credit union examiners. In addition, OMWI staff conducted customized EEO training during all regional management meetings.

The agency's annual executive conference occurred in late January 2014. During the conference, The Brookings Institute provided a one-and-half-day, executive training entitled "Leading Change." In addition, Laura Liswood presented a two-hour discussion on diversity based upon her book, "The Loudest Duck: Moving beyond Diversity While Embracing Differences to Achieve Success at Work."

In April 2014, NCUA held a National Training Conference for all agency employees. The conference was divided into two, one-week sessions which included a Strength Finders assessment, ethics and technology training, as well as updates on examination issues, such as interest rate risk and compliance with new mortgage regulations.

In the fall of 2014, all executives at NCUA completed a three-day OPM course called "Leading Your Team in a Strengths-based Culture."

New supervisors attended one week of Supervisory Tier 1 training within the first six months of onboarding and Supervisor Tier 2 training within their first year. Both courses are mandatory. Tier 1 covers basic supervisory areas, such as hiring, performance management, and EEO. Tier 2 covers broader areas, such as conflict management, understanding management styles, coaching, and counseling employees.

Action Planned or Taken to Improve Agency Complaint or Civil Rights Program

Action Planned

NCUA will continue to focus on collecting and analyzing various workforce data to comply with EEOC's guidelines for a model program, particularly by incorporating mechanisms for identifying triggers, analyzing barriers, and developing action plans. The agency will evaluate identified barriers for groups that show low participation rates in the workforce, particularly among the credit union examiner position, which is the agency's major occupation.

The agency's Strategic Plan was updated in 2014. A goal within the plan includes succession management with a focus on achieving and maintaining a workforce based on EEO and diversity principles. An EEO and diversity objective also was incorporated into the agency's Annual Performance Plan.

The agency continues to coordinate with the Office of Personnel Management to receive applicant flow data from USA Staffing.

The agency also partners with minority-serving organizations to provide intern opportunities for college students, including the:

- Washington Internships for Native Students;
- Hispanic Association of Colleges and Universities;
- National Association for Equal Opportunity in Higher Education;
- Conference on Asian Pacific American Leadership; and
- Workforce Recruitment Program.

EEO-related instructions and policies are currently being reviewed and updated. The agency is re-writing its reasonable accommodation policy and procedures, and developing a method for tracking reasonable accommodation requests to ensure they are processed within the agency's established time frames. The agency is also updating all EEO-related instructions including prevention of harassment, prevention of sexual harassment, and affirmative responsibility to prevent discrimination, reprisal, and offensive language and conduct in the workplace.

Action Taken

During 2014, NCUA worked to support and improve its EEO program. The agency's leadership again directed the focus of managers towards expanding recruitment pools and ensuring greater access to employment opportunity. Training initiatives kept managers abreast of changes in EEO law. Improved data collection efforts allowed the agency to improve its ability to analyze the workforce.

As noted above, NCUA's leadership continued to demonstrate its commitment to the EEO program during the fiscal year. The EEO Policy and Diversity Policy Statements signed by Board Chairman Debbie Matz were updated and reissued to all staff in October 2013. EEO Services distributed policy statements widely through a variety of formats, as well as the agency's harassment prevention policies and complaint procedures.

OMWI arranged 31 student internships during the fiscal year from organizations that serve groups historically underrepresented in the federal government. Most offices within the agency's Central Office hosted summer interns in 2014.

New examiners received an EEO briefing during Level I training class. New supervisors received eight hours of classroom EEO training.

During this reporting period, all managers and supervisors from each region were briefed on EEO laws with a specific focus on disability discrimination, including the agency's reasonable accommodation procedures.

Appendix 1: Data for Fiscal Year 2014

National Credit Union Administration FY 2014
NO FEAR Act Data 1st Quarter - Oct. 1, 2013 - December 30, 2013

Complaint Activity	2009	2010	2011	2012	2013	FY 14 1st qtr
Number of Complaints Filed	4*	6	8	3	6	2
Number of Complainants	4*	6	8	3	6	2
Repeat Filers in Fiscal Year	0	0	0	0	0	0

Complaints by Basis ***Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints filed.***	2009	2010	2011	2012	2013	FY 14 1st qtr
Race	1	3	3	0	5	1
Color	0	1	1	0	1	0
Religion	0	0	1	0	1	0
Reprisal	0	3	1	1	2	1
Sex	1	0	1	1	2	0
National Origin	1	1	1	1	2	0
Equal Pay Act	0	0	0	0	1	0
Age	1	3	2	2	2	0
Disability	1	3	6	1	2	1
Non-EEO	0	0	0	0	0	0

Complaints by Issue						
Note: Complaints can be filed alleging multiple issues. The sum of the issues may not equal total complaints filed.	**2009**	**2010**	**2011**	**2012**	**2013**	**FY 14 1st qtr**
Appointment/Hire	0	0	2	0	1	0
Assignment of Duties	0	0	2	0	0	0
Awards	0	0	0	0	0	0
Conversion to Full-time	0	0	0	0	0	0
Demotion	0	0	1	0	0	0
Reprimand	0	0	0	0	0	0
Removal	0	0	0	0	0	0
Suspension	0	0	0	0	0	0
Other	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0
Evaluation Appraisal	0	0	2	1	0	1
Examination/Test	0	0	0	0	0	1
Harassment						
Non-Sexual	2	2	2	2	0	1
Sexual	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0
Pay (Including Overtime)	1	1	1	0	1	0
Promotion/Non-Selection	2	0	0	1	2	1
Reassignment						
Denied	0	0	1	0	0	0
Directed	0	0	0	0	0	0
Reasonable Accommodation	0	0	4	0	1	1
Reinstatement	0	0	0	0	0	0
Retirement	0	0	0	0	0	0
Termination	0	0	2	1	2	0
Terms/Conditions of Employment	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	0
Training	0	0	0	0	0	1
Other	0	0	0	0	2	1

Processing Time	2009	2010	2011	2012	2013	FY 14 1st qtr
Complaints pending during fiscal year	8	10	11	4	6	8
Average number of days in investigation stage	198	157	133	181.8	132.5	41.6
Average number of days in final action stage	58	n/a	14	0	0	0
Complaint pending during fiscal year where hearing was requested			1	2	3	3
Average number of days in investigation stage	170	178	173	216	149	0
Average number of days in final action stage	0	n/a	14	0	219	92
Complaint pending during fiscal year where hearing was not requested		0	0	0	1	2
Average number of days in investigation stage	159	n/a	n/a	n/a	`175	17
Average number of days in final action stage	58	n/a	n/a	n/a	104	83.5

Complaints Dismissed by Agency	2009	2010	2011	2012	2013	FY 14 1st qtr
Total Complaints Dismissed by Agency	1**	1	0	0	1	0
Average days pending prior to dismissal	169	180	0	0	132	0
Complaints Withdrawn by Complainants						
Total Complaints Withdrawn by Complainants	0	0	2	0	0	1

Total Final Actions Finding Discrimination		2009		2010		2011		2012		2013		FY 14 1st qtr	
		#	%	#	%	%	%	#	%	#	%	#	%
Total Number Findings		0	0	0	0	0	0	0	0	0	0	0	0
Without Hearing		0	0	0	0	0	0	0	0	0	0	0	0
With Hearing		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Basis *Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints and findings.*		2009		2010		2011		2012		2013		FY14 1st qtr	
		#	%	#	%	#	%	#	%	#	%	#	%
Total Number Findings		0		0				0		0		0	
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Issue												**FY14 1st qtr**	
		2009		**2010**		**2011**		**2012**		**2013**			
		#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Total Number Findings		0		0				0		0		0	
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0

Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Pending Complaints Filed in Previous Fiscal Years by Status	2009	2010	2011	2012	2013	FY 14 1st qtr
Total complaints from previous Fiscal Years	4	4	3	1	2	5
Total Complainants	4	4	3	1	2	5
Number of previous complaints pending at close of quarter						
Investigation	4	0	0	0	0	1
Hearing	4	1	2	1	0	2
Final Action	0	0	0	0	1	2
Appeal with EEOC Office of Federal Operations	0	0	0	2	1	0

Complaint Investigations	2009	2010	2011	2012	2013	FY 14 1st qtr
Pending Complaints Where Investigations Exceeds Required Time Frames	0	0	1	0	0	0

* One case reopened & renumbered from 2007 per Ledbetter Fair Pay Act of 2009

** Case was dismissed, remanded, then withdrawn before investigation completed

National Credit Union Administration FY 2014

NO FEAR Act Data 2nd Quarter - Jan. 1, 2014 - March 31, 2014

Complaint Activity	2009	2010	2011	2012	2013	FY 14 2nd qtr
Number of Complaints Filed	4*	6	8	3	6	4
Number of Complainants	4*	6	8	3	6	4
Repeat Filers in Fiscal Year	0	0	0	0	0	0

Complaints by Basis ***Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints filed.***	2009	2010	2011	2012	2013	FY 14 2nd qtr
Race	1	3	3	0	5	2
Color	0	1	1	0	1	1
Religion	0	0	1	0	1	1
Reprisal	0	3	1	1	2	3
Sex	1	0	1	1	2	0
National Origin	1	1	1	1	2	1
Equal Pay Act	0	0	0	0	1	0
Age	1	3	2	2	2	1
Disability	1	3	6	1	2	2
Non-EEO	0	0	0	0	0	0

Complaints by Issue						
Note: Complaints can be filed alleging multiple issues. The sum of the issues may not equal total complaints filed.	**2009**	**2010**	**2011**	**2012**	**2013**	**FY 14 2nd qtr**
Appointment/Hire	0	0	2	0	1	0
Assignment of Duties	0	0	2	0	0	0
Awards	0	0	0	0	0	0
Conversion to Full-time	0	0	0	0	0	0
Demotion	0	0	1	0	0	0
Reprimand	0	0	0	0	0	0
Removal	0	0	0	0	0	0
Suspension	0	0	0	0	0	0
Other	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0
Evaluation Appraisal	0	0	2	1	0	3
Examination/Test	0	0	0	0	0	2
Harassment						
Non-Sexual	2	2	2	2	0	1
Sexual	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0
Pay (Including Overtime)	1	1	1	0	1	0
Promotion/Non-Selection	2	0	0	1	2	1
Reassignment						
Denied	0	0	1	0	0	0
Directed	0	0	0	0	0	0
Reasonable Accommodation	0	0	4	0	1	1
Reinstatement	0	0	0	0	0	0
Retirement	0	0	0	0	0	0
Termination	0	0	2	1	2	0
Terms/Conditions of Employment	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	2
Training	0	0	0	0	0	1
Other	0	0	0	0	2	3

Processing Time	2009	2010	2011	2012	2013	FY 14 2nd qtr
Complaints pending during fiscal year	8	10	11	4	6	8
Average number of days in investigation stage	198	157	133	181.8	132.5	67.5
Average number of days in final action stage	58	n/a	14	0	0	0
Complaint pending during fiscal year where hearing was requested			1	2	3	3
Average number of days in investigation stage	170	178	173	216	149	0
Average number of days in final action stage	0	n/a	14	0	219	173.6
Complaint pending during fiscal year where hearing was not requested		0	0	0	1	3
Average number of days in investigation stage	159	n/a	n/a	n/a	175	123
Average number of days in final action stage	58	n/a	n/a	n/a	104	135.3

Complaints Dismissed by Agency	2009	2010	2011	2012	2013	FY 14 2nd qtr
Total Complaints Dismissed by Agency	1**	1	0	0	1	0
Average days pending prior to dismissal	169	180	0	0	132	0
Complaints Withdrawn by Complainants						
Total Complaints Withdrawn by Complainants	0	0	2	0	0	1

Total Final Actions Finding Discrimination		2009		2010		2011		2012		2013		FY 14 2nd qtr	
		#	%	#	%	%	%	#	%	#	%	#	%
Total Number Findings		0	0	0	0	0	0	0	0	0	0	0	0
Without Hearing		0	0	0	0	0	0	0	0	0	0	0	0
With Hearing		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Basis *Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints and findings.*		2009		2010		2011		2012		2013		FY14 2nd qtr	
		#	%	#	%	#	%	#	%	#	%	#	%
Total Number Findings		0		0				0		0		0	
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Issue												**FY14 2nd qtr**	
		2009		**2010**		**2011**		**2012**		**2013**			
		#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Total Number Findings		0		0				0		0		0	
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0

Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Pending Complaints Filed in Previous Fiscal Years by Status	2009	2010	2011	2012	2013	FY 14 2nd qtr
Total complaints from previous Fiscal Years	4	4	3	1	2	5
Total Complainants	4	4	3	1	2	5
Number of previous complaints pending at close of quarter						
Investigation	4	0	0	0	0	0
Hearing	4	1	2	1	0	2
Final Action	0	0	0	0	1	3
Appeal with EEOC Office of Federal Operations	0	0	0	2	1	0

Complaint Investigations	2009	2010	2011	2012	2013	FY 14 2nd qtr
Pending Complaints Where Investigations Exceeds Required Time Frames	0	0	1	0	0	0

* One case reopened & renumbered from 2007 per Ledbetter Fair Pay Act of 2009

** Case was dismissed, remanded, then withdrawn before investigation completed

National Credit Union Administration FY 2014

NO FEAR Act Data 3rd Quarter - April 1, 2014 - June 30, 2014

Complaint Activity	2009	2010	2011	2012	2013	FY 14 3rd qtr
Number of Complaints Filed	4*	6	8	3	6	5
Number of Complainants	4*	6	8	3	6	5
Repeat Filers in Fiscal Year	0	0	0	0	0	0

Complaints by Basis ***Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints filed.***	2009	2010	2011	2012	2013	FY 14 3rd qtr
Race	1	3	3	0	5	3
Color	0	1	1	0	1	1
Religion	0	0	1	0	1	1
Reprisal	0	3	1	1	2	4
Sex	1	0	1	1	2	1
National Origin	1	1	1	1	2	1
Equal Pay Act	0	0	0	0	1	0
Age	1	3	2	2	2	2
Disability	1	3	6	1	2	2
Non-EEO	0	0	0	0	0	0

Complaints by Issue						
Note: Complaints can be filed alleging multiple issues. The sum of the issues may not equal total complaints filed.	**2009**	**2010**	**2011**	**2012**	**2013**	**FY 14 3rd qtr**
Appointment/Hire	0	0	2	0	1	0
Assignment of Duties	0	0	2	0	0	0
Awards	0	0	0	0	0	0
Conversion to Full-time	0	0	0	0	0	0
Demotion	0	0	1	0	0	0
Reprimand	0	0	0	0	0	0
Removal	0	0	0	0	0	0
Suspension	0	0	0	0	0	0
Other	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0
Evaluation Appraisal	0	0	2	1	0	3
Examination/Test	0	0	0	0	0	2
Harassment						
Non-Sexual	2	2	2	2	0	2
Sexual	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0
Pay (Including Overtime)	1	1	1	0	1	0
Promotion/Non-Selection	2	0	0	1	2	1
Reassignment						
Denied	0	0	1	0	0	1
Directed	0	0	0	0	0	0
Reasonable Accommodation	0	0	4	0	1	1
Reinstatement	0	0	0	0	0	0
Retirement	0	0	0	0	0	0
Termination	0	0	2	1	2	0
Terms/Conditions of Employment	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	3
Training	0	0	0	0	0	1
Other	0	0	0	0	2	3

Processing Time	2009	2010	2011	2012	2013	FY 14 3rd qtr
Complaints pending during fiscal year	8	10	11	4	6	9
Average number of days in investigation stage	198	157	133	181.8	132.5	110.5
Average number of days in final action stage	58	n/a	14	0	0	0
Complaint pending during fiscal year where hearing was requested			1	2	3	2
Average number of days in investigation stage	170	178	173	216	149	0
Average number of days in final action stage	0	n/a	14	0	219	273
Complaint pending during fiscal year where hearing was not requested		0	0	0	1	4
Average number of days in investigation stage	159	n/a	n/a	n/a	175	135
Average number of days in final action stage	58	n/a	n/a	n/a	104	181

Complaints Dismissed by Agency	2009	2010	2011	2012	2013	FY 14 3rd qtr
Total Complaints Dismissed by Agency	1**	1	0	0	1	0
Average days pending prior to dismissal	169	180	0	0	132	0
Complaints Withdrawn by Complainants						
Total Complaints Withdrawn by Complainants	0	0	2	0	0	1

Total Final Actions Finding Discrimination		2009		2010		2011		2012		2013		FY 14 3rd qtr	
		#	%	#	%	%	%	#	%	#	%	#	%
Total Number Findings		0	0	0	0	0	0	0	0	0	0	0	0
Without Hearing		0	0	0	0	0	0	0	0	0	0	0	0
With Hearing		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Basis *Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints and findings.*		2009		2010		2011		2012		2013		FY14 3rd qtr	
		#	%	#	%	#	%	#	%	#	%	#	%
Total Number Findings		0		0				0		0		0	
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Issue												**FY14 3rd qtr**	
		2009		**2010**		**2011**		**2012**		**2013**			
		#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Total Number Findings		0		0				0		0		0	
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0

Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Pending Complaints Filed in Previous Fiscal Years by Status	2009	2010	2011	2012	2013	FY 14 3rd qtr
Total complaints from previous Fiscal Years	4	4	3	1	2	5
Total Complainants	4	4	3	1	2	5
Number of previous complaints pending at close of quarter						
Investigation	4	0	0	0	0	0
Hearing	4	1	2	1	0	2
Final Action	0	0	0	0	1	3
Appeal with EEOC Office of Federal Operations	0	0	0	2	1	0

Complaint Investigations	2009	2010	2011	2012	2013	FY 14 3rd qtr
Pending Complaints Where Investigations Exceeds Required Time Frames	0	0	1	0	0	0

* One case reopened & renumbered from 2007 per Ledbetter Fair Pay Act of 2009

** Case was dismissed, remanded, then withdrawn before investigation completed

National Credit Union Administration FY 2014

NO FEAR Act Data 4th Quarter - July 1, 2014 - September 30, 2014

Complaint Activity	2009	2010	2011	2012	2013	FY 14 4th qtr
Number of Complaints Filed	4*	6	8	3	6	5
Number of Complainants	4*	6	8	3	6	5
Repeat Filers in Fiscal Year	0	0	0	0	0	0

Complaints by Basis ***Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints filed.***	2009	2010	2011	2012	2013	FY 14 4th qtr
Race	1	3	3	0	5	3
Color	0	1	1	0	1	1
Religion	0	0	1	0	1	1
Reprisal	0	3	1	1	2	4
Sex	1	0	1	1	2	1
National Origin	1	1	1	1	2	1
Equal Pay Act	0	0	0	0	1	0
Age	1	3	2	2	2	2
Disability	1	3	6	1	2	2
Non-EEO	0	0	0	0	0	0

Complaints by Issue						
Note: Complaints can be filed alleging multiple issues. The sum of the issues may not equal total complaints filed.	**2009**	**2010**	**2011**	**2012**	**2013**	**FY 14 4th qtr**
Appointment/Hire	0	0	2	0	1	0
Assignment of Duties	0	0	2	0	0	0
Awards	0	0	0	0	0	0
Conversion to Full-time	0	0	0	0	0	0
Demotion	0	0	1	0	0	0
Reprimand	0	0	0	0	0	0
Removal	0	0	0	0	0	0
Suspension	0	0	0	0	0	0
Other	0	0	0	0	0	0
Duty Hours	0	0	0	0	0	0
Evaluation Appraisal	0	0	2	1	0	3
Examination/Test	0	0	0	0	0	2
Harassment						
Non-Sexual	2	2	2	2	0	2
Sexual	0	0	0	0	0	0
Medical Examination	0	0	0	0	0	0
Pay (Including Overtime)	1	1	1	0	1	0
Promotion/Non-Selection	2	0	0	1	2	1
Reassignment						
Denied	0	0	1	0	0	1
Directed	0	0	0	0	0	0
Reasonable Accommodation	0	0	4	0	1	1
Reinstatement	0	0	0	0	0	0
Retirement	0	0	0	0	0	0
Termination	0	0	2	1	2	0
Terms/Conditions of Employment	0	0	0	0	0	0
Time and Attendance	0	0	0	0	0	3
Training	0	0	0	0	0	1
Other	0	0	0	0	2	3

Processing Time	2009	2010	2011	2012	2013	FY 14 4th qtr
Complaints pending during fiscal year	8	10	11	4	6	9
Average number of days in investigation stage	198	157	133	181.8	132.5	190.3
Average number of days in final action stage	58	n/a	14	0	0	0
Complaint pending during fiscal year where hearing was requested			1	2	3	2
Average number of days in investigation stage	170	178	173	216	149	0
Average number of days in final action stage	0	n/a	14	0	219	342
Complaint pending during fiscal year where hearing was not requested		0	0	0	1	5
Average number of days in investigation stage	159	n/a	n/a	n/a	175	222
Average number of days in final action stage	58	n/a	n/a	n/a	104	0

Complaints Dismissed by Agency	2009	2010	2011	2012	2013	FY 14 4th qtr
Total Complaints Dismissed by Agency	1**	1	0	0	1	0
Average days pending prior to dismissal	169	180	0	0	132	0
Complaints Withdrawn by Complainants						
Total Complaints Withdrawn by Complainants	0	0	2	0	0	1

Total Final Actions Finding Discrimination		2009		2010		2011		2012		2013		FY 14 4th qtr	
		#	%	#	%	%	%	#	%	#	%	#	%
Total Number Findings		0	0	0	0	0	0	0	0	0	0	0	0
Without Hearing		0	0	0	0	0	0	0	0	0	0	0	0
With Hearing		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Basis *Note: Complaints can be filed alleging multiple bases. The sum of the bases may not equal total complaints and findings.*		2009		2010		2011		2012		2013		FY14 4th qtr	
		#	%	#	%	#	%	#	%	#	%	#	%
Total Number Findings		0		0				0		0		0	
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Race		0	0	0	0	0	0	0	0	0	0	0	0
Color		0	0	0	0	0	0	0	0	0	0	0	0
Religion		0	0	0	0	0	0	0	0	0	0	0	0
Reprisal		0	0	0	0	0	0	0	0	0	0	0	0
Sex		0	0	0	0	0	0	0	0	0	0	0	0
National Origin		0	0	0	0	0	0	0	0	0	0	0	0
Equal Pay Act		0	0	0	0	0	0	0	0	0	0	0	0
Age		0	0	0	0	0	0	0	0	0	0	0	0
Disability		0	0	0	0	0	0	0	0	0	0	0	0
Non-EEO		0	0	0	0	0	0	0	0	0	0	0	0

Findings of Discrimination Rendered by Issue												**FY14 4th qtr**	
		2009		**2010**		**2011**		**2012**		**2013**			
		#	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Total Number Findings		0		0				0		0		0	
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0

Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Findings After Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Findings Without Hearing													
Appointment/Hire		0	0	0	0	0	0	0	0	0	0	0	0
Assignment of Duties		0	0	0	0	0	0	0	0	0	0	0	0
Awards		0	0	0	0	0	0	0	0	0	0	0	0
Conversion to Full-time		0	0	0	0	0	0	0	0	0	0	0	0
Disciplinary Action		0	0	0	0	0	0	0	0	0	0	0	0
Demotion		0	0	0	0	0	0	0	0	0	0	0	0
Reprimand		0	0	0	0	0	0	0	0	0	0	0	0
Suspension		0	0	0	0	0	0	0	0	0	0	0	0
Removal		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0
Duty Hours		0	0	0	0	0	0	0	0	0	0	0	0
Evaluation Appraisal		0	0	0	0	0	0	0	0	0	0	0	0
Examination/Test		0	0	0	0	0	0	0	0	0	0	0	0
Harassment		0	0	0	0	0	0	0	0	0	0	0	0
Non-Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Sexual		0	0	0	0	0	0	0	0	0	0	0	0
Medical Examination		0	0	0	0	0	0	0	0	0	0	0	0
Pay (Including Overtime)		0	0	0	0	0	0	0	0	0	0	0	0
Promotion/Non-Selection		0	0	0	0	0	0	0	0	0	0	0	0
Reassignment		0	0	0	0	0	0	0	0	0	0	0	0
Denied		0	0	0	0	0	0	0	0	0	0	0	0
Directed		0	0	0	0	0	0	0	0	0	0	0	0
Reasonable Accommodation		0	0	0	0	0	0	0	0	0	0	0	0
Reinstatement		0	0	0	0	0	0	0	0	0	0	0	0
Retirement		0	0	0	0	0	0	0	0	0	0	0	0
Termination		0	0	0	0	0	0	0	0	0	0	0	0
Terms/Conditions of Employment		0	0	0	0	0	0	0	0	0	0	0	0
Time and Attendance		0	0	0	0	0	0	0	0	0	0	0	0
Training		0	0	0	0	0	0	0	0	0	0	0	0
Other		0	0	0	0	0	0	0	0	0	0	0	0

Pending Complaints Filed in Previous Fiscal Years by Status	2009	2010	2011	2012	2013	FY 14 4th qtr
Total complaints from previous Fiscal Years	4	4	3	1	2	2
Total Complainants	4	4	3	1	2	2
Number of previous complaints pending at close of quarter						
Investigation	4	0	0	0	0	0
Hearing	4	1	2	1	0	0
Final Action	0	0	0	0	1	1
Appeal with EEOC Office of Federal Operations	0	0	0	2	1	1

Complaint Investigations	2009	2010	2011	2012	2013	FY 14 4th qtr
Pending Complaints Where Investigations Exceeds Required Time Frames	0	0	1	0	0	0

* One case reopened & renumbered from 2007 per Ledbetter Fair Pay Act of 2009

** Case was dismissed, remanded, then withdrawn before investigation completed

Appendix 2: EEO Policy Statement

National Credit Union Administration

Office of the Chairman

Annual Equal Employment Opportunity Policy Statement
October 16, 2014

The National Credit Union Administration (NCUA) supports and promotes the principles of equal employment opportunity in the workplace for all persons. It is our policy to prohibit discrimination in employment based on race, color, religion, sex (including pregnancy and gender identity), national origin, mental and physical disability, age (40 years and over), and genetic information.

Employees who believe they have been discriminated against are fully able to exercise their right to file an EEO complaint or grievance, or otherwise oppose unlawful discrimination, without fear of retaliation.

In addition, consistent with Presidential Executive Orders and other laws designed to protect federal employees, we prohibit discrimination based on sexual orientation, parental status, marital status, political affiliation, military service, or any other non-merit based factor. This policy applies to employees, applicants and former employees; and it covers all agency employment programs, management practices and decisions.

As a federal agency, we are also committed to maintaining a work environment free of retaliation and harassment. Managers and supervisors must continually monitor the workplace; taking swift and appropriate disciplinary action against individuals who engage in these behaviors and other incidents of unlawful discrimination.

As leaders, our managers and supervisors are expected to take an active role in promoting and implementing our EEO goals and objectives. It is our responsibility to ensure that all employees are afforded a fair and competitive employment process under merit system principles.

All NCUA employees are responsible for implementing our EEO policy in daily actions, conduct, and decisions. Each individual is expected to abide by the letter, intent, and spirit of the equal opportunity laws and policies. Achievement of our equal opportunity objectives enhances our ability to accomplish our mission.

We are committed to preventing unlawful discrimination in employment policies, procedures, practices, and operations. This statement reaffirms the principles of equal employment opportunity and assures that EEO program requirements will be enforced.

Debbie Matz
Chairman

1775 Duke Street - Alexandria, VA 22314-3428 - 703-518-6300

Appendix 3: Prevention of Harassment in the Workplace Instruction

NCUA INSTRUCTION

NO. 1235.08	DATE: July 6, 2006

SUBJECT: Prevention of Harassment in the Workplace

TO: All NCUA Staff

1. **PURPOSE**. To state NCUA policy on preventing harassment.

2. **BACKGROUND**. Title VII of the Civil Rights Act of 1964, the Age Discrimination in Employment Act, and the Rehabilitation Act require that NCUA maintain a workplace free of discrimination based on race, color, sex, age, national origin, religion, disability, or reprisal. Guidance issued by the U.S. Equal Employment Opportunity Commission (EEOC) and federal court decisions recognize harassment as a form of discrimination prohibited under each anti-discrimination statute. NCUA is committed to equal employment opportunity and a workplace free of discriminatory harassment.

3. **POLICY**. The purpose of this policy is to prevent harassing conduct in the workplace and, to correct harassing conduct that does occur, before it becomes severe or pervasive. In keeping with its commitment to maintain a work environment that is free of discriminatory harassment, NCUA will not tolerate unlawful harassment of employees by any supervisor, co-worker or third party. While the procedures within this policy may be applied in all instances of discriminatory harassment, employees are directed to NCUA Instruction No. 1235.2 regarding NCUA's policy on the prevention of sexual harassment, which articulates the specific standards and policies unique to sexual harassment complaints.

   This policy applies to both NCUA employees and non-employees in NCUA workspace while in the performance of their official duties. It also applies to the conduct of third parties who visit NCUA facilities and to third parties at facilities visited by NCUA employees on official NCUA business. Third parties include vendors, contractors, and credit union officials or staff.

4. **DEFINITIONS**. Harassing conduct is defined as unwelcome verbal or physical conduct based on race, color, religion, gender (both sexual and non-sexual), national origin, age (40 and over), disability (mental or physical), or reprisal for involvement in a protected EEO activity when:

a) The behavior creates an offensive or intimidating environment that unreasonably interferes with work performance; or

b) The conduct adversely affects employment opportunities based on the employee's acceptance or rejection of such conduct.

Examples of conduct that may form the basis of a hostile work environment claim include:

- Making disparaging remarks about an individual's gender that are not sexual in nature,
- Expressing negative stereotypes regarding an employee's birthplace or ancestry,
- Derogatory or intimidating references to an employee's mental or physical impairment,
- Comments about an individual's skin color or other racial/ethnic characteristics,
- Negative comments about an employee's religious beliefs (or lack of religious beliefs),
- Negative comments regarding an employee's age when referring to employees 40 and over, and/or
- Use of racially derogatory words, phrases, epithets.

5. RESPONSIBILITIES.

a. Employees [1]

Each NCUA employee is responsible for ensuring that his or her language and conduct is considerate of the rights and privileges of others in the conduct of his or her official duties. Employees must not engage in harassing conduct. All NCUA staff members are responsible for adhering to NCUA's anti-harassment policy and for cooperating fully in its enforcement.

[1] The term "employees" applies to all NCUA employees and non-employees in NCUA workspace while in the performance of their official duties.

Employees are responsible to report any incident of harassing conduct that he or she experiences *before* it becomes a pattern of misconduct so pervasive and offensive as to constitute a hostile work environment. NCUA cannot correct harassing conduct if the conduct is not known. When an employee unreasonably fails to take advantage of this procedure and does not promptly report an incident of harassing conduct as set forth herein, NCUA reserves the right to raise this failure to report as a defense against a suit for harassment.

b. Supervisors

NCUA managers and supervisors are responsible for ensuring that the NCUA workplace meets the requirements of federal anti-discrimination policies and directives. Federal EEO policies and case law require a workplace free of prohibited offensive language or conduct. All supervisors and managers are responsible for acting promptly and appropriately to prevent harassment in the workplace when they observe harassing conduct or are otherwise made aware of such conduct. Likewise, they are responsible for acting appropriately to prevent retaliation against those who complain of harassment.

When an employee complains to management about alleged harassment, management is obligated to investigate the allegation regardless of whether the complaint conforms to a particular format or is made in writing. Supervisors, therefore, must immediately advise the Director of NCUA's Equal Opportunity Programs (EOP) office about any incident of harassing conduct that they witness or is otherwise brought to their attention.

6. ELEMENTS OF A HARASSMENT CLAIM.

To establish a viable claim of harassment, a complainant must establish the following:

a. The complaining party is a member of a class protected by one of the anti-discrimination statutes;

b. S/he was subjected to unwelcome verbal or physical conduct related to the employee's membership in the protected class;

c. The unwelcome conduct was based on the employee's membership in the protected class;

d. The unwelcome conduct affected a term or condition of employment (for example, demotion, failure to promote, discipline, work assignment, or

undesirable reassignment), had the purpose or effect of unreasonably interfering with the employee's work performance, or the conduct was sufficiently severe or pervasive (repeated) to create an intimidating, hostile, or offensive work environment.

7. PROCEDURES FOR RESOLVING COMPLAINTS.

Employees may select either the Internal NCUA Process for Harassment Claims or the Formal EEO Complaint Process for harassment claims based on race, color, sex, age, national origin, religion, disability, or reprisal.

a. Internal NCUA Process for Harassment Claims.

An NCUA employee who alleges harassment by either an offending NCUA employee or third party must notify the Director of the Equal Opportunity Programs (EOP) office before the harassing conduct becomes severe or pervasive. The EOP Director shall conduct a prompt, thorough, and impartial inquiry into the claim. After completion of the fact-finding inquiry, the EOP Director will determine whether harassment occurred.

Corrective Action. If the EOP Director's inquiry reveals that unlawful harassment occurred, the supervisor of the offending NCUA employee will consult with NCUA's OHR to determine immediate and appropriate corrective action, including any warranted disciplinary action. Note, this responsibility normally rests with the first line supervisor of the employee alleged to have engaged in the harassing conduct unless such supervisor is involved in the allegation.

If the offending party is not from NCUA, the agency will take action reasonably calculated to ensure that the conduct does not recur. In either circumstance, the OHR will inform the EOP Director of the corrective action decision, including a decision not to act.

Harrassment may take different forms and, therefore, require different corrective actions. The circumstances of each case will dictate the corrective action required.

Confidentiality. All information involving harassment allegations will remain confidential. Documents containing information collected during an inquiry or investigation of such allegations will be stored in a locked cabinet or storage room. The information collected is to be kept confidential and shall only be shared with individuals having an official need to know.

The identity of an employee lodging harassment allegations shall remain confidential unless the employee expressly agrees to have his/her identity revealed. An individual's identity will not be revealed unless such

disclosure has been authorized or is unavoidable due to the nature of the allegations.

Protection from Retaliation. NCUA will not tolerate any retaliation against employees who make allegations of harassment, witness harassing conduct, or provide information concerning harassment claims.

b. Formal EEO Complaint Process.

NCUA employees and applicants for employment who wish to preserve their right to a specific legal remedy for harassment may forego NCUA's internal process and file a harassment complaint under the discrimination complaint procedures of 29 Code of Federal Regulations, Part 1614.

Informal Complaint. The first step in the complaint process requires contact with an NCUA EEO Counselor within 45 days of the most recent incident of harassment. Failure to contact an EEO Counselor within the 45-day timeframe may result in the loss of the right to a legal remedy. The EEO Counselor will conduct an inquiry and attempt to informally resolve the matter with appropriate NCUA officials. If the matter cannot be resolved, the Counselor will inform the individual of the right to file a formal complaint. Additional information on the informal complaint process can be obtained from the EOP Public Folders and the EEOC's website at www.eeoc.gov.

Formal Complaint. Once an individual is provided with a right to file a formal complaint, the individual may file a formal harassment complaint with NCUA's Equal Opportunity Programs (EOP) office. When the EOP office receives the complaint, it will determine if the complaint is timely filed and acceptable for investigation. If the complaint is investigated, the EOP office will issue a Report of Investigation to the complainant and inform him or her of the right to a decision on the merits by NCUA (with or without an administrative hearing), with right of appeal to the EEOC and subsequent review by a Federal District Court. If the ultimate decision (by NCUA, EEOC, or Court) finds that harassment occurred, the complainant will be provided an appropriate remedy. Additional information on the formal complaint process can be obtained from the EOP Public Folders and the EEOC's website at www.eeoc.gov.

8. EXPIRATION. This policy will remain in effect until rescinded or superseded.

/S/

J. Leonard Skiles
Executive Director

5

Appendix 4: No FEAR Act of 2002

Public Law 107–174
107th Congress

An Act

May 15, 2002
[H.R. 169]

To require that Federal agencies be accountable for violations of antidiscrimination and whistleblower protection laws; to require that each Federal agency post quarterly on its public Web site, certain statistical data relating to Federal sector equal employment opportunity complaints filed with such agency; and for other purposes.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002.
5 USC 2301 note.

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) SHORT TITLE.—This Act may be cited as the "Notification and Federal Employee Antidiscrimination and Retaliation Act of 2002".

(b) TABLE OF CONTENTS.—The table of contents of this Act is as follows:

Sec. 1. Short title; table of contents.

TITLE I—GENERAL PROVISIONS

Sec. 101. Findings.
Sec. 102. Sense of Congress.
Sec. 103. Definitions.
Sec. 104. Effective date.

TITLE II—FEDERAL EMPLOYEE DISCRIMINATION AND RETALIATION

Sec. 201. Reimbursement requirement.
Sec. 202. Notification requirement.
Sec. 203. Reporting requirement.
Sec. 204. Rules and guidelines.
Sec. 205. Clarification of remedies.
Sec. 206. Studies by General Accounting Office on exhaustion of remedies and certain Department of Justice costs.

TITLE III—EQUAL EMPLOYMENT OPPORTUNITY COMPLAINT DATA DISCLOSURE

Sec. 301. Data to be posted by employing Federal agencies.
Sec. 302. Data to be posted by the Equal Employment Opportunity Commission.
Sec. 303. Rules.

TITLE I—GENERAL PROVISIONS

SEC. 101. FINDINGS.

Congress finds that—

(1) Federal agencies cannot be run effectively if those agencies practice or tolerate discrimination;

(2) Congress has heard testimony from individuals, including representatives of the National Association for the Advancement of Colored People and the American Federation of Government Employees, that point to chronic problems of discrimination and retaliation against Federal employees;

(3) in August 2000, a jury found that the Environmental Protection Agency had discriminated against a senior social scientist, and awarded that scientist $600,000;

(4) in October 2000, an Occupational Safety and Health Administration investigation found that the Environmental Protection Agency had retaliated against a senior scientist for disagreeing with that agency on a matter of science and for helping Congress to carry out its oversight responsibilities;

(5) there have been several recent class action suits based on discrimination brought against Federal agencies, including the Federal Bureau of Investigation, the Bureau of Alcohol, Tobacco, and Firearms, the Drug Enforcement Administration, the Immigration and Naturalization Service, the United States Marshals Service, the Department of Agriculture, the United States Information Agency, and the Social Security Administration;

(6) notifying Federal employees of their rights under discrimination and whistleblower laws should increase Federal agency compliance with the law;

(7) requiring annual reports to Congress on the number and severity of discrimination and whistleblower cases brought against each Federal agency should enable Congress to improve its oversight over compliance by agencies with the law; and

(8) requiring Federal agencies to pay for any discrimination or whistleblower judgment, award, or settlement should improve agency accountability with respect to discrimination and whistleblower laws.

SEC. 102. SENSE OF CONGRESS.

It is the sense of Congress that—

(1) Federal agencies should not retaliate for court judgments or settlements relating to discrimination and whistleblower laws by targeting the claimant or other employees with reductions in compensation, benefits, or workforce to pay for such judgments or settlements;

(2) the mission of the Federal agency and the employment security of employees who are blameless in a whistleblower incident should not be compromised;

(3) Federal agencies should not use a reduction in force or furloughs as means of funding a reimbursement under this Act;

(4)(A) accountability in the enforcement of employee rights is not furthered by terminating—

(i) the employment of other employees; or

(ii) the benefits to which those employees are entitled through statute or contract; and

(B) this Act is not intended to authorize those actions;

(5)(A) nor is accountability furthered if Federal agencies react to the increased accountability under this Act by taking unfounded disciplinary actions against managers or by violating the procedural rights of managers who have been accused of discrimination; and

(B) Federal agencies should ensure that managers have adequate training in the management of a diverse workforce and in dispute resolution and other essential communication skills; and

(6)(A) Federal agencies are expected to reimburse the General Fund of the Treasury within a reasonable time under this Act; and

(B) a Federal agency, particularly if the amount of reimbursement under this Act is large relative to annual appropriations for that agency, may need to extend reimbursement over several years in order to avoid—

(i) reductions in force;

(ii) furloughs;

(iii) other reductions in compensation or benefits for the workforce of the agency; or

(iv) an adverse effect on the mission of the agency.

SEC. 103. DEFINITIONS.

For purposes of this Act—

(1) the term "applicant for Federal employment" means an individual applying for employment in or under a Federal agency;

(2) the term "basis of alleged discrimination" shall have the meaning given such term under section 303;

(3) the term "Federal agency" means an Executive agency (as defined in section 105 of title 5, United States Code), the United States Postal Service, or the Postal Rate Commission;

(4) the term "Federal employee" means an individual employed in or under a Federal agency;

(5) the term "former Federal employee" means an individual formerly employed in or under a Federal agency; and

(6) the term "issue of alleged discrimination" shall have the meaning given such term under section 303.

SEC. 104. EFFECTIVE DATE.

This Act and the amendments made by this Act shall take effect on the 1st day of the 1st fiscal year beginning more than 180 days after the date of the enactment of this Act.

TITLE II—FEDERAL EMPLOYEE DISCRIMINATION AND RETALIATION

SEC. 201. REIMBURSEMENT REQUIREMENT.

(a) APPLICABILITY.—This section applies with respect to any payment made in accordance with section 2414, 2517, 2672, or 2677 of title 28, United States Code, and under section 1304 of title 31, United States Code (relating to judgments, awards, and compromise settlements) to any Federal employee, former Federal employee, or applicant for Federal employment, in connection with any proceeding brought by or on behalf of such employee, former employee, or applicant under—

(1) any provision of law cited in subsection (c); or

(2) any other provision of law which prohibits any form of discrimination, as identified under rules issued under section 204.

(b) REQUIREMENT.—An amount equal to the amount of each payment described in subsection (a) shall be reimbursed to the fund described in section 1304 of title 31, United States Code, out of any appropriation, fund, or other account (excluding any part of such appropriation, of such fund, or of such account available

for the enforcement of any Federal law) available for operating expenses of the Federal agency to which the discriminatory conduct involved is attributable as determined under section 204.

(c) SCOPE.—The provisions of law cited in this subsection are the following:

(1) Section 2302(b) of title 5, United States Code, as applied to discriminatory conduct described in paragraphs (1) and (8), or described in paragraph (9) of such section as applied to discriminatory conduct described in paragraphs (1) and (8), of such section.

(2) The provisions of law specified in section 2302(d) of title 5, United States Code.

SEC. 202. NOTIFICATION REQUIREMENT.

(a) IN GENERAL.—Written notification of the rights and protections available to Federal employees, former Federal employees, and applicants for Federal employment (as the case may be) in connection with the respective provisions of law covered by paragraphs (1) and (2) of section 201(a) shall be provided to such employees, former employees, and applicants—

(1) in accordance with otherwise applicable provisions of law; or

(2) if, or to the extent that, no such notification would otherwise be required, in such time, form, and manner as shall under section 204 be required in order to carry out the requirements of this section.

(b) POSTING ON THE INTERNET.—Any written notification under this section shall include, but not be limited to, the posting of the information required under paragraph (1) or (2) (as applicable) of subsection (a) on the Internet site of the Federal agency involved.

(c) EMPLOYEE TRAINING.—Each Federal agency shall provide to the employees of such agency training regarding the rights and remedies applicable to such employees under the laws cited in section 201(c).

SEC. 203. REPORTING REQUIREMENT. Deadline.

(a) ANNUAL REPORT.—Subject to subsection (b), not later than 180 days after the end of each fiscal year, each Federal agency shall submit to the Speaker of the House of Representatives, the President pro tempore of the Senate, the Committee on Governmental Affairs of the Senate, the Committee on Government Reform of the House of Representatives, each committee of Congress with jurisdiction relating to the agency, the Equal Employment Opportunity Commission, and the Attorney General an annual report which shall include, with respect to the fiscal year—

(1) the number of cases arising under each of the respective provisions of law covered by paragraphs (1) and (2) of section 201(a) in which discrimination on the part of such agency was alleged;

(2) the status or disposition of cases described in paragraph (1);

(3) the amount of money required to be reimbursed by such agency under section 201 in connection with each of such cases, separately identifying the aggregate amount of such reimbursements attributable to the payment of attorneys' fees, if any;

(4) the number of employees disciplined for discrimination, retaliation, harassment, or any other infraction of any provision of law referred to in paragraph (1);

(5) the final year-end data posted under section 301(c)(1)(B) for such fiscal year (without regard to section 301(c)(2));

(6) a detailed description of—

(A) the policy implemented by that agency relating to appropriate disciplinary actions against a Federal employee who—

(i) discriminated against any individual in violation of any of the laws cited under section 201(a)(1) or (2); or

(ii) committed another prohibited personnel practice that was revealed in the investigation of a complaint alleging a violation of any of the laws cited under section 201(a) (1) or (2); and

(B) with respect to each of such laws, the number of employees who are disciplined in accordance with such policy and the specific nature of the disciplinary action taken;

(7) an analysis of the information described under paragraphs (1) through (6) (in conjunction with data provided to the Equal Employment Opportunity Commission in compliance with part 1614 of title 29 of the Code of Federal Regulations) including—

(A) an examination of trends;

(B) causal analysis;

(C) practical knowledge gained through experience; and

(D) any actions planned or taken to improve complaint or civil rights programs of the agency; and

(8) any adjustment (to the extent the adjustment can be ascertained in the budget of the agency) to comply with the requirements under section 201.

(b) FIRST REPORT.—The 1st report submitted under subsection (a) shall include for each item under subsection (a) data for each of the 5 immediately preceding fiscal years (or, if data are not available for all 5 fiscal years, for each of those 5 fiscal years for which data are available).

SEC. 204. RULES AND GUIDELINES.

President.

(a) ISSUANCE OF RULES AND GUIDELINES.—The President (or the designee of the President) shall issue—

(1) rules to carry out this title;

(2) rules to require that a comprehensive study be conducted in the executive branch to determine the best practices relating to the appropriate disciplinary actions against Federal employees who commit the actions described under clauses (i) and (ii) of section 203(a)(6)(A); and

(3) based on the results of such study, advisory guidelines incorporating best practices that Federal agencies may follow to take such actions against such employees.

Deadline.

(b) AGENCY NOTIFICATION REGARDING IMPLEMENTATION OF GUIDELINES.—Not later than 30 days after the issuance of guidelines under subsection (a), each Federal agency shall submit to the Speaker of the House of Representatives, the President pro tempore of the Senate, the Equal Employment Opportunity

Commission, and the Attorney General a written statement specifying in detail—

(1) whether such agency has adopted and will fully follow such guidelines;

(2) if such agency has not adopted such guidelines; the reasons for the failure to adopt such guidelines; and

(3) if such agency will not fully follow such guidelines, the reasons for the decision not to fully follow such guidelines and an explanation of the extent to which such agency will not follow such guidelines.

SEC. 205. CLARIFICATION OF REMEDIES.

Consistent with Federal law, nothing in this title shall prevent any Federal employee, former Federal employee, or applicant for Federal employment from exercising any right otherwise available under the laws of the United States.

SEC. 206. STUDIES BY GENERAL ACCOUNTING OFFICE ON EXHAUSTION OF ADMINISTRATIVE REMEDIES AND ON ASCERTAINMENT OF CERTAIN DEPARTMENT OF JUSTICE COSTS. Deadlines.

(a) STUDY ON EXHAUSTION OF ADMINISTRATIVE REMEDIES.—

(1) STUDY.—

(A) IN GENERAL.—Not later than 180 days after the date of enactment of this Act, the General Accounting Office shall conduct a study relating to the effects of eliminating the requirement that Federal employees aggrieved by violations of any of the laws specified under section 201(c) exhaust administrative remedies before filing complaints with the Equal Employment Opportunity Commission.

(B) CONTENTS.—The study shall include a detailed summary of matters investigated, information collected, and conclusions formulated that lead to determinations of how the elimination of such requirement will—

(i) expedite handling of allegations of such violations within Federal agencies and will streamline the complaint-filing process;

(ii) affect the workload of the Commission;

(iii) affect established alternative dispute resolution procedures in such agencies; and

(iv) affect any other matters determined by the General Accounting Office to be appropriate for consideration.

(2) REPORT.—Not later than 90 days after completion of the study required by paragraph (1), the General Accounting Office shall submit to the Speaker of the House of Representatives, the President pro tempore of the Senate, the Equal Employment Opportunity Commission, and the Attorney General a report containing the information required to be included in such study.

(b) STUDY ON ASCERTAINMENT OF CERTAIN COSTS OF THE DEPARTMENT OF JUSTICE IN DEFENDING DISCRIMINATION AND WHISTLEBLOWER CASES.—

(1) STUDY.—Not later than 180 days after the date of enactment of this Act, the General Accounting Office shall conduct a study of the methods that could be used for, and the extent of any administrative burden that would be imposed on, the Department of Justice to ascertain the personnel and

House of Representatives, the President pro tempore of the Senate, the Committee on Governmental Affairs of the Senate, the Committee on Government Reform of the House of Representatives, and the Attorney General.

TITLE III—EQUAL EMPLOYMENT OPPORTUNITY COMPLAINT DATA DISCLOSURE

SEC. 301. DATA TO BE POSTED BY EMPLOYING FEDERAL AGENCIES.

Internet. Public information.

(a) IN GENERAL.—Each Federal agency shall post on its public Web site, in the time, form, and manner prescribed under section 303 (in conformance with the requirements of this section), summary statistical data relating to equal employment opportunity complaints filed with such agency by employees or former employees of, or applicants for employment with, such agency.

(b) CONTENT REQUIREMENTS.—The data posted by a Federal agency under this section shall include, for the then current fiscal year, the following:

(1) The number of complaints filed with such agency in such fiscal year.

(2) The number of individuals filing those complaints (including as the agent of a class).

(3) The number of individuals who filed 2 or more of those complaints.

(4) The number of complaints (described in paragraph (1)) in which each of the various bases of alleged discrimination is alleged.

(5) The number of complaints (described in paragraph (1)) in which each of the various issues of alleged discrimination is alleged.

(6) The average length of time, for each step of the process, it is taking such agency to process complaints (taking into account all complaints pending for any length of time in such fiscal year, whether first filed in such fiscal year or earlier). Average times under this paragraph shall be posted—

(A) for all such complaints,

(B) for all such complaints in which a hearing before an administrative judge of the Equal Employment Opportunity Commission is not requested, and

(C) for all such complaints in which a hearing before an administrative judge of the Equal Employment Opportunity Commission is requested.

(7) The total number of final agency actions rendered in such fiscal year involving a finding of discrimination and, of that number—

(A) the number and percentage that were rendered without a hearing before an administrative judge of the Equal Employment Opportunity Commission, and

(B) the number and percentage that were rendered after a hearing before an administrative judge of the Equal Employment Opportunity Commission.

(8) Of the total number of final agency actions rendered in such fiscal year involving a finding of discrimination—

(A) the number and percentage involving a finding of discrimination based on each of the respective bases of alleged discrimination, and

(B) of the number specified under subparagraph (A) for each of the respective bases of alleged discrimination—

(i) the number and percentage that were rendered without a hearing before an administrative judge of the Equal Employment Opportunity Commission, and

(ii) the number and percentage that were rendered after a hearing before an administrative judge of the Equal Employment Opportunity Commission.

(9) Of the total number of final agency actions rendered in such fiscal year involving a finding of discrimination—

(A) the number and percentage involving a finding of discrimination in connection with each of the respective issues of alleged discrimination, and

(B) of the number specified under subparagraph (A) for each of the respective issues of alleged discrimination—

(i) the number and percentage that were rendered without a hearing before an administrative judge of the Equal Employment Opportunity Commission, and

(ii) the number and percentage that were rendered after a hearing before an administrative judge of the Equal Employment Opportunity Commission.

(10)(A) Of the total number of complaints pending in such fiscal year (as described in the parenthetical matter in paragraph (6)), the number that were first filed before the start of the then current fiscal year.

(B) With respect to those pending complaints that were first filed before the start of the then current fiscal year—

(i) the number of individuals who filed those complaints, and

(ii) the number of those complaints which are at the various steps of the complaint process.

(C) Of the total number of complaints pending in such fiscal year (as described in the parenthetical matter in paragraph (6)), the total number of complaints with respect to which the agency violated the requirements of section 1614.106(e)(2) of title 29 of the Code of Federal Regulations (as in effect on July 1, 2000, and amended from time to time) by failing to conduct within 180 days of the filing of such complaints an impartial and appropriate investigation of such complaints.

(c) TIMING AND OTHER REQUIREMENTS.—

(1) CURRENT YEAR DATA.—Data posted under this section for the then current fiscal year shall include both—

(A) interim year-to-date data, updated quarterly, and

(B) final year-end data.

(2) DATA FOR PRIOR YEARS.—The data posted by a Federal agency under this section for a fiscal year (both interim and final) shall include, for each item under subsection (b), such agency's corresponding year-end data for each of the 5 immediately preceding fiscal years (or, if not available for all 5 fiscal years, for however many of those 5 fiscal years for which data are available).

SEC. 302. DATA TO BE POSTED BY THE EQUAL EMPLOYMENT OPPORTUNITY COMMISSION.

Internet. Public information.

(a) IN GENERAL.—The Equal Employment Opportunity Commission shall post on its public Web site, in the time, form, and manner prescribed under section 303 for purposes of this section, summary statistical data relating to—

(1) hearings requested before an administrative judge of the Commission on complaints described in section 301, and

(2) appeals filed with the Commission from final agency actions on complaints described in section 301.

(b) SPECIFIC REQUIREMENTS.—The data posted under this section shall, with respect to the hearings and appeals described in subsection (a), include summary statistical data corresponding to that described in paragraphs (1) through (10) of section 301(b), and shall be subject to the same timing and other requirements as set forth in section 301(c).

(c) COORDINATION.—The data required under this section shall be in addition to the data the Commission is required to post under section 301 as an employing Federal agency.

SEC. 303. RULES.

The Equal Employment Opportunity Commission shall issue any rules necessary to carry out this title.

Approved May 15, 2002.

LEGISLATIVE HISTORY—H.R. 169:

HOUSE REPORTS: No. 107–101, Pt. 1 (Comm. on the Judiciary).
SENATE REPORTS: No. 107–143 (Comm. on Governmental Affairs).
CONGRESSIONAL RECORD, Vol. 147 (2001):
Oct. 2, considered and passed House.
Apr. 23, considered and passed Senate, amended.
Apr. 30, House concurred in Senate amendments.

○

NATIONAL CREDIT UNION ADMINISTRATION