



The Supervisory Letter will help you understand your examiner's focus on specific components of a sound workout program including:

- The revised regulatory reporting requirements for loan workouts;
- What you should address in a workout policy including controls and decision-support systems consistent with the size and scope of your program;
- Key components of a sound information system for loan workouts and TDRs; and
- Appropriate nonaccrual policies and procedures for loan workouts and TDRs.

I encourage you to review the attached supervisory guidance. It will not only help you understand how your examiner will approach reviewing your loan workout program; it also contains details to help you implement a sound workout program.

If you have any questions related to this letter, please contact NCUA's Office of Examination and Insurance at 703-518-6360 or [EIMail@ncua.gov](mailto:EIMail@ncua.gov).

Sincerely,

/s/

Debbie Matz  
Chairman

Enclosure