



THE OFFICE OF  
**SMALL CREDIT UNION  
INITIATIVES**



# 2014 ACCOMPLISHMENTS REPORT

## EXAMINING OUR FOCUS

NATIONAL CREDIT UNION ADMINISTRATION  
OFFICE OF SMALL CREDIT UNION INITIATIVES  
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The Office of Small Credit Union Initiatives (OSCUI) supports the success of small credit unions through training, consulting, grants and loans, and partnership opportunities. OSCUI recognizes the unique role small, low-income designated, minority depository institutions and new credit unions play in the lives of their members and communities. We are committed to helping these credit unions not only survive, but thrive.



**2014 staff** (not as pictured):

**Management:** Director William Myers, Deputy Director Martha Ninichuk, Comptroller/Manager, Grants and Loans Geetha Valiyil, EDS Supervisor Victor Costa, EDS Supervisor-Training Manager Diane Rector

**Staff:** Content Coordinator Susan Brown; Economic Development Specialists: Lynn Asker, Carl Banks, Lauren Bethea, Lisa Bills-Terrell, Charles Brandon, Dominic Carullo, John Dock, James Johnson, Robert Jones, Ronald Jones, Sherita Jones, Michelle Lacombe, Vanessa Lowe, Malia Peel, Thomas Penna, Amanda Trueblood, Dong Zhang; Grant Administrator Jason Penn; Management Analyst Matthew Traille; Management Assistant Patricia Hunt; Partnership and Outreach Coordinator Pamela Williams; Program Analysts: Kathryn Baxter, Ikenna Nwankpa

**Office of Small Credit  
Union Initiatives**



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## Message From the Director



How efficient and effective is NCUA's Office of Small Credit Union Initiatives in assisting the 70 percent of federally insured credit unions that are small, low-income designated, minority or newly chartered?

We commissioned an Impact Analysis Study to examine our effectiveness. The Filene Research Institute, the contractor, reviewed every type of contact OSCUI had with credit unions over five years.

We found we are very effective consulting for credit unions between \$1 million and \$10 million in assets. Larger credit unions use only a subset of our consulting services, primarily in the areas of field of membership and serving low-income members.

My favorite finding in the study was that, although the number of small credit unions (defined as \$10 million or less prior to 2013) declined drastically, more than 600 credit unions formerly considered small now show up in the "big" category, with assets greater than \$10 million. We will study this success further and bring our findings back to replicate our work with other small credit union clients.

To become more efficient, we have been continually reviewing our processes and approaches.

Our grant and loan program was revised and automated in 2013. We simplified the application and closing process. The grant initiatives themselves are now targeted to products and services that we know help credit unions grow.

Our training program saw that credit unions of all types and sizes preferred digital training to in-person events, so we shifted the focus of our efforts. Attendance for our webinars and viewers of our videos increased by double digits, percentage-wise. We found our market online, so we are cutting back in-person events.

Our FOCUS e-newsletter continues to be a go-to read on credit union development for a majority of credit unions. The number of new subscribers increased almost four fold in 2014.

In 2015, we will undertake more internal projects to broaden our "sweet spot" with our credit union clients.

We are excited about the future of the credit unions we serve and look forward to continuing to help make that future bright.

A handwritten signature in black ink that reads "William L. Myers". The signature is fluid and cursive.

William L. Myers  
Director

## Message From the Deputy Director



Prior to 2014, we measured our success primarily by our output—number of hours of consulting services, number of attendees at training sessions or grants awarded. In 2014, we continued the process of program evaluation to determine if OSCUI services were found to be not only useful to the credit unions, but were delivered in a manner most effective in managing our resources. OSCUI will continue to evaluate its program delivery to assist credit unions in improving their financial performance, operational processes and increasing outreach to members. This self-evaluation will continue to shape our program in the future.

This report presents two sides of our accomplishments: quantitative and qualitative. Of course, we're going to tell you about the record number of loan applications we received in 2014 and how the number of participants at our e-training events blew us away. But we're also going to present our work through shared stories of credit union experiences with OSCUI. From the interest in FOCUS e-newsletter articles, we know you appreciate the stories behind the work. We'll also provide some of the end results of the survey responses from our Impact Analysis Study. We're still analyzing the study and will release the report later this year.

Key program improvements and accomplishments in 2014 included:

- The number of supporting documents and narrative requirements in our grant application was significantly reduced.
- Minority depository institutions became eligible for OSCUI services.
- FAQ+ continued to be a well-used resource for information.
- Webinar participants were given the opportunity to receive a certificate of completion after each webinar.

OSCUI serves credit unions that are small (less than \$50 million in assets), low-income designated, minority depository institutions and newly chartered (less than 10 years). Let us know how we can help your credit union survive and thrive.

A handwritten signature in black ink that reads "Martha Ninichuck". The signature is fluid and cursive.

Martha Ninichuck  
Deputy Director

# CONSULTING

**A credit union is eligible for our consulting service if it has one of these characteristics:**

---

total assets less-than  
**\$50 million**

---

a low-income  
designation

---

a **minority depository institution** designation

---

an organizing group  
seeking a **federal charter**, or

---

is newly chartered  
(less than 10 years of operation).

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## By the Numbers



Nearly two-thirds of survey respondents whose credit unions enrolled in the Consulting Program found the service exceeded or far exceeded their expectations



Guided organizers of the three federal credit unions chartered by NCUA in 2014



Provided 389 consultations to credit unions

## Consulting

Our consulting program helps credit unions achieve long-term sustainability.

The 389 credit unions enrolled in the 2014 Consulting Program received services, such as guidance on budgeting, consumer compliance, field of membership expansion, internal controls and other areas that help credit unions improve their operations and financial standings, as well as increased outreach through improved services to members. A credit union can elect up to three services in its enrollment request.

Our Economic Development Specialists performed a variety of special projects and assignments in addition to their consulting work. These projects helped us build our capacity to serve the increasing number of credit unions that now fall within our office's client base. Projects the Economic Development Specialists worked on included:

*Helping three organizing groups receive new federal charters:* Economic Development Specialists helped navigate these organizer groups through the chartering process. The new credit unions represent expanded financial services opportunities for individuals in three vastly different areas and communities:

- Greenville, South Carolina (CommunityWorks) a growing southern city,
- St. Louis, Missouri (Lutheran) one of the largest U.S. metropolitan areas, and
- McComb, Mississippi (First Unity) a small town that also serves three underserved rural communities.

*Assisting 54 credit unions file their Call Reports electronically to avoid penalties:* In 2013, NCUA announced a policy shift to encourage timely submission of the quarterly Call Report: it would levy civil monetary penalties on credit unions that filed late. Small credit unions made up the majority of delinquent filers. To help these institutions comply, Economic Development Specialists were

## Behind the Numbers

### In It For The Long Haul

Ask this credit union's organizer about his experience chartering a credit union, and he will likely refer you to a biblical passage from the Book of James on how facing trials and having faith lead to perseverance. As this organizer prepared for the grand opening of this small, low-income credit union last October, the long-time community banker, pastor and community volunteer was resolute that the decision to leave his banking career to start the first federally chartered credit union in Mississippi since 1995 was praiseworthy.

The idea for a community credit union in the rural Mississippi town came from several local pastors who articulated the concept in early 2000. In the years following, the would-be organizer witnessed the community bank he once worked for turn away from serving the "little guy." Instead, those financial

services needs were filled by check cashers, payday lenders and "tote-the-note" car lots. After researching the cooperative credit model, he realized his community was well-suited for a credit union.

In May 2010, he initiated the process for a federal charter and sought OSCUI's guidance to prepare the charter package. With guidance from an Economic Development Specialist, the organizing group engaged in fundraising to secure the required start-up capital. Due to strong community support, the group quickly exceeded its fundraising goal. Support came from 38 organizations and individuals in a three-county area. Anazia Medical, Inc., a local medical practice group, was among the supporters, providing cash, secondary capital, furniture, equipment and in-kind support. With the funding threshold crossed, the group updated its business plan and received approval of its charter soon afterward.

assigned to each credit union and provided them with individualized instructions and guidance on how to complete and file their Call Reports electronically. While the number of credit unions that file late fluctuates with each Call Report cycle, the original 54 completed their subsequent filings on time.

*Helping 20 home-based credit unions relocate to more accessible retail facilities:* Economic Development Specialists provided guidance to these home-based credit unions that requested assistance relocating to a retail facility. Relocation to a retail facility is projected to increase a credit union's potential for growth and viability because it provides members and potential members with better access to the credit union's services and products.

*Assisting 14 credit unions develop Net Worth Restoration Plans:* Staff assisted these credit unions in developing viable net worth restoration plans that were approved by NCUA's regional offices. Because most Economic Development Specialists are former NCUA examiners, they understand the financial and operational issues that can negatively affect a credit union's net worth and are, therefore, able to provide



appropriate recommendations for corrective action. An eligible credit union may receive such assistance at any time during the year, without waiting for the next enrollment period.

*Providing urgent needs assistance to 10 credit unions:* Credit unions experiencing an urgent need can enroll in the Consulting Program at any time. The unexpected change in a credit union's CEO is an example of the type of urgent needs that our specialists can help address.

*Developing materials for credit unions:* Developing and publishing whitepapers and other written guidance extends our ability to reach a wider audience than through individual credit union consultations. In 2014, we developed the following written guidance for credit unions:

- [Credit Union Leadership Resource Manual](#)
- [Truth in Mergers: A Guide for Merging Credit Unions](#)

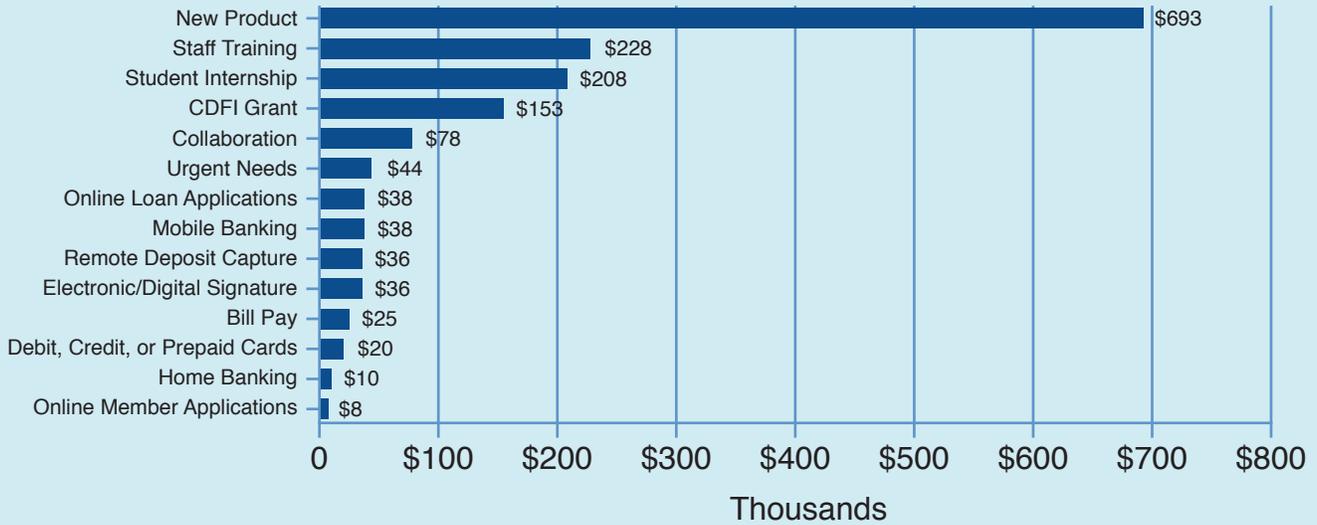


*... I realized that God was truly blessing this project because of the assistance we received from the Mississippi Credit Union Association, OSCUI, our mentor credit union, and the various vendors.*

Samuel Hall, Organizer  
First Unity Federal Credit Union  
Chartered: June 2014

# GRANTS AND LOANS

Distribution of 2014 Grants by Initiative



## By the Numbers



14,000

**More than 14,000 credit union members were able to maintain access to their accounts thanks to our Urgent Needs Grants that preserved the operations of several credit unions**



**More than 3 million, mostly low-income, credit union members benefited through NCUA's grants and loans**



**NCUA's grant funds were used to increase the number of CDFI-certified credit unions from 177 to 243 at the end of 2014—a 37 percent increase**

## Grants and Loans

The Community Development Revolving Loan Fund helps credit unions provide financial services to low-income and underserved consumers through grants and loans.<sup>1</sup> Low-income credit unions have used this funding to implement electronic banking systems, mobile banking platforms, reloadable debit cards, alternative to payday loan programs and provide paid internships for students.

### Grant Program

In 2014, we offered several grant initiatives to help credit unions progress financially and operationally and to provide improved outreach to low-income and unbanked consumers. For example, our new Community Development Financial Institutions (CDFI) Certification Initiative was conceived from our awareness of the significant under-representation

<sup>1</sup> The Community Development Revolving Loan Fund is funded through appropriation from Congress and administered by the Office of Small Credit Union Initiatives. A credit union must be low-income designated in order to receive funding.

of credit unions among certified CDFIs. Learn more about the development of this initiative in the timeline below.

NCUA funded the following initiatives in 2014:

**CDFI Certification:** To encourage potentially eligible credit unions to learn about and seek a CDFI certification. CDFI certification is a prerequisite to access funding from the CDFI Fund of the U.S. Department of the Treasury. The CDFI Fund has several funding programs focused on providing capacity-building and financial services to economically disadvantaged and underserved populations and organizations that serve them. OSCUI heard from many potentially eligible credit unions that navigating the application process and finding the resources needed to complete the application were key challenges. As a result, our grant was developed to cover the expense of a professional to complete the certification on behalf of the credit union.

## Timeline of CDFI Certification Initiative



<sup>2</sup> A credit union with NCUA's low-income designation generally will meet several of the seven requirements for CDFI certification including legal entity status, primary mission, financing entity, development services and non-government entity.

**Result:** Of the 66 credit unions certified by the CDFI Fund in 2014, 35 (or 53 percent) received funding through NCUA's first-time CDFI Certification Initiative.

**New Product Development:** An estimated 68 million consumers were underbanked in 2013 and relied on payday loans, check cashers or other unregulated financial service providers.<sup>3</sup> Credit unions that serve such consumers recognize the increasing demand by their members and potential members for 24/7 access to financial accounts and services.

**Result:** To address this demand, credit unions sought and used CDRLF grants to implement the following electronic products:

- mobile banking,
- remote deposit capture,
- electronic bill pay,

- online loan and member applications,
- electronic or digital signatures,
- debit, credit, or prepaid cards,
- ATM access and
- new websites.

**Staff and Volunteer Training:** Managing a credit union in the evolving financial services environment requires management and staff who know and understand a multitude of rules, regulations and best practices. Our funding offsets the cost for low-income credit unions, most of which are small, to train their staff and volunteers.

**Result:** Credit unions have sent their staff and volunteers to training in the areas of consumer compliance, lending and collections, board governance and financial education training for staff that interact directly with members.

**Student Internships:** A popular initiative, this grant provides paid internships for high school or college students that work in a low-income credit union.

<sup>3</sup> "2013 FDIC National Survey of Unbanked and Underbanked Households," Federal Deposit Insurance Corporation, October 2014, <https://www.fdic.gov/householdsurvey/>.

## Behind the Numbers

### Ready to Assist

In addition to our regular funding rounds, the Office of Small Credit Union Initiatives assists credit unions that face sudden, unexpected needs that threaten their continued operations. The Urgent Needs Grants are available year-round and feature an expedited decision process.

This is one credit union's story.

Northside L Federal Credit Union suffered water damage which caused the roof to leak and mold to grow throughout the credit union. The roof eventually gave way, collapsing into the records room and parts of the lobby. The amount the credit union received through its CUNA Mutual insurance coverage did not fully cover the cost of a new roof, new carpeting and to other repairs.

The credit union applied for an Urgent Needs Grant to make up the shortfall. Because our Urgent Needs Grants feature an expedited approval process, we were able to approve the grant in six business days after the application was received. As a result, the credit union was able to make the needed repairs and resume operations fairly quickly.

Result: Credit unions that participated benefit from the skills and knowledge of interns, who worked on a number of projects, including developing new marketing strategies, and implementing a social media program or new website, and other areas of the credit union's operations. Many interns reported the experience as their first exposure to a credit union, and by the completion of the internship, they gained valuable insight into how credit unions operate and the benefits they provide their communities.

*Collaboration:* To encourage long-term, cost-saving collaborations between credit unions and credit union service entities, such as credit union leagues, other credit unions, credit union service organizations and third-party vendors.

Result: The applications we received offered innovative, collaborative approaches in the areas of human resource development, back-office operations, third-party due diligence, franchise modeling and lending strategies.

As of December 31, 2014, the portfolio had more than \$8 million in outstanding loans to low-income credit unions.

## **Loan Program**

The Community Development Revolving Loan Fund offers low interest loans to low-income credit unions. Funding limits for the loans are higher than the grant program; the maximum loan amount is \$300,000. This funding allows eligible credit unions to develop and implement a variety of new products and services to meet the needs of their members and potential members.

NCUA disbursed more than \$5 million in loans to 12 credit unions in 2014. As a result of several enhancements we made to the program over the past three years, the loan fund experienced its highest demand in seven years. Enhancements to the loan program include:

- all loans were offered as balloon notes,
- the interest rate was dropped to less-than one percent and
- credit unions were permitted to invest the proceeds in U.S. Treasury Securities for interest income.

# PARTNERSHIP & OUTREACH

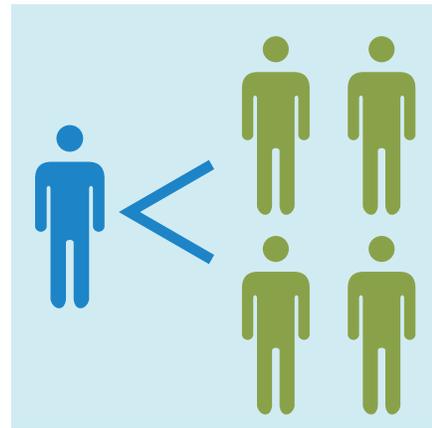
## By the Numbers

**78%**

of respondents that used our Partnership & Outreach resources said these services helped them make positive changes within their credit union



**17% increase in visits to the OSCUI website since 2013, and a 20% increase in “new” visitors**



**4 times as many new subscribers to FOCUS as in 2013**

## Partnership and Outreach

Through the Office of Small Credit Union Initiatives' Partnership and Outreach function, we link small, low-income, minority depository institutions, and new credit unions to resources that support the credit union and its members. Resources may originate within OSCUI, other NCUA offices, federal agencies or nonprofit organizations.

This function leads a variety of special projects and initiatives. Last year, we devoted considerable attention to the following projects:

**Impact Analysis Study:** OSCUI undertook a comprehensive assessment of its programs in order to answer the question, "What impact does our work have on the credit unions we serve?" The three-stage assessment was conducted, under contract, by the Filene Research Institute. It encompassed all of our service delivery areas and included feedback from credit unions, NCUA staff, and stakeholders in the field. Our objective in conducting the study was

to improve our programs and services. The results of this study will be issued later in 2015.

**Credit Union Service Provider (CUSP):** We launched this tool in November 2014, in response to the volume of requests we received over the years from credit unions seeking referrals to specialists or vendors. However, as a federal government agency, we are precluded from referring and endorsing service providers.

CUSP allows us to respond to both of these needs. It is an online portal that uses the federal government's System for Award Management database to allow credit unions to research and obtain information on registered service providers, at no charge.

**Internal infrastructure:** Several of our projects were designed to enhance and support the work of our Economic Development Specialists or other infrastructure within the office. These efforts improved our service delivery to credit unions through such work as automating the Call Report

## Behind the numbers

### Bringing a New Resource to Credit Unions: Anatomy of a Partnership

*We are looking to... improve OFAC's visibility and education among smaller institutions that we are not always able to interface with on a regular basis.*

*Jamie Bence Rose  
Sanctions Compliance Officer  
Office of Foreign Assets Control*

This email request, routed to OSCUI staff in December 2013, initiated our partnership with the Office of Foreign Assets Control. The Treasury office enforces economic and trade sanctions to protect against threats to the national security, foreign policy or economy. It sought NCUA assistance with outreach to small credit unions

and so was directed to OSCUI. When Director Bill Myers explained to OFAC officials that OSCUI had active small credit union outreach and educational programs in place, OFAC welcomed the opportunity to access these delivery channels. By January, each side confirmed that they were "in."

First, OSCUI assisted Treasury to write an article on a real-life scenario a credit union might face involving OFAC compliance; it appeared in the [March issue](#) of FOCUS. That month, OSCUI's webinar, "[BSA-MSB: What You Need to Know](#)," featured a subtopic on OFAC compliance.

Due to the success of that webinar, OSCUI's staff conceived of an additional two-part webinar on anti-money laundering compliance featuring presenters from OFAC and the Financial Crimes Enforcement Network. The series ran in [May](#) and [June](#). In total, these three webinars attracted more than 7,000 viewers, making them our most popular webinars of the year.

for previously manual filers, developing compliance resources for our consultants, and improving the quality of our consultation contact reports.

### Partnership

In 2014, we introduced the [Office of Foreign Assets Control](#) as a new partner. We assisted the office by promoting awareness among small credit unions of the office's compliance requirements of its programs. The Behind the Numbers insert below explains more about how we worked with this office of the U.S. Department of the Treasury.

Visit the [Partner Profiles](#) section of our website to review information on all of the federal government agencies and programs we have established partnerships with.

### Outreach

Outreach is the primary communications channel for OSCUI. This function publishes [FOCUS](#), OSCUI's monthly e-newsletter and maintains the OSCUI [website](#). Additionally, it maintains FAQ+,

OSCUI's online search function and assists in the development and integration of CUSP.

*FOCUS e-newsletter:* FOCUS continues to feature articles and announcements targeted to the unique needs of credit unions. FOCUS articles provide information on the latest OSCUI offerings in consulting, grants and loans, training and resource opportunities. Other credit union industry offerings are also shared with our subscribers. Because of the requests we receive for past articles, the [December 2014](#) issue provided an index to the articles covered throughout the year in each service area.

*Website:* The repository of resources for the credit unions we serve, information on each of our services is posted on the Office of Small Credit Union Initiatives' microsite. The website is also where you can access CUSP or search FAQ+ for on-demand answers to frequently asked questions and responses to other inquiries. Additionally, profiles of our partner organizations, publications, and other announcements are posted to the site.

## Need a vendor to provide products or services to your credit union?



### Check out Credit Union Service Provider (CUSP):

Our online portal to search for registered vendors in the federal government's System for Award Management Assistance. Available to credit unions and vendors at no charge.

## Got a question for us?

What would you like to know?

Ask OSCUI



### Use "FAQ+":

- Our online search engine to answers to frequently asked questions
- On the top of every OSCUI webpage
- Plus, an online form to ask for a response to inquiries, generally within two business days

# TRAINING

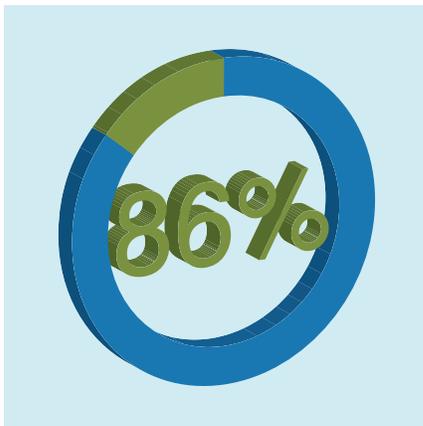
## 2014 Webinar Totals (By number of views)

Topic	Live	Archived	Total
BSA-MSB: What You Need to Know	2,284	1,211	3,495
How to be in Compliance with OFAC and FinCEN PT I	1,596	533	2,129
How to be in Compliance with OFAC and FinCEN PT II	1,171	250	1,421
Mobile Apps	881	281	1,162
Exam Modernization	920	189	1,109
Disaster Recovery	868	205	1,073
Internal Controls	1,009	26	1,035
Small Dollar Lending	625	293	918
Merger Best Practices	670	239	909
Field of Membership Expansion	551	249	800
Building a Loan Portfolio	661	90	751
Product Pricing	457	178	635
Profiling Products and Services for Underserved Members	345	183	528
<b>Totals</b>	<b>12,038</b>	<b>3,927</b>	<b>15,965</b>

## By the Numbers



**15,965 participants viewed our webinars, that's the equivalent of nearly 2.5 staff members for each federally insured credit union**



**86 percent of surveyed workshop participants said OSCUI training helped them make positive changes to their credit union**



**Our training program attracts credit unions of all asset sizes**

## Training

NCUA's Office of Small Credit Union Initiatives trained 45,487 individuals in 2014, 76 percent more than the previous year. We continued to offer a variety of training formats and a full-menu of topics. In total, we conducted 26 clinics, 13 webinars, 10 leadership boot camps, five workshops and released two videos in 2014.

In 2014, we recognized the benefit of e-training compared to live, in-person events, so we increased outreach, improved allocation of resources, and archived our webinars and videos on our website. The growth we experienced in training is attributed to our on-demand webinars and videos.

### Online training

**Webinars:** We continued to build on our previous success with webinars by introducing a new certificate of completion component. In March, we offered participants the option of taking a test at the end of the webinar. If they passed, a certificate was

awarded to those demonstrating their understanding of the training material. The response to this initiative was well-received.

We also added the ability to take the test and to obtain a certificate regardless of whether the individual views the live or recorded version of a webinar. This extends the on-demand option for those who are not able to participate in the live webinars, which are conducted during the business day. As the chart on page 18 shows, for the top three most popular webinars of 2014, more than 28 percent of participants viewed the recorded version.<sup>4</sup>

**Videos:** We produced two videos in 2014: [Small Credit Unions + Service = Success](#) and ["Deterring, Preventing and Detecting Employee Dishonesty."](#) This first video highlights our Consulting Program by showcasing our work with three credit unions. The second, developed in partnership with the CUNA

<sup>4</sup> Webinars are 90 minutes in length and may be viewed on the [Office of Small Credit Union Initiative's](#) website 30 days after the live event. The 2015 webinar schedule is available at <http://go.usa.gov/3xm7B>.

### Top 10 Video Modules of 2014

(By number of views)

Video	Views
Fraud: Overview	4,902
Fraud: Fraud Policy	3,771
Fraud: Surprise Cash Counts	3,259
Supervisory Committee: Overview	2,680
Supervisory Committee: Monitoring Management Activities	1,757
Small Credit Unions + Service = Success	1,664
Supervisory Committee: Annual Audit	1,135
Fraud: Employee Family Accounts	1,106
Fraud: Separation of Duties	1,047
Fraud: File Maintenance Transactions Report	1,023
<b>Total</b>	<b>22,344</b>

**Note:** Although the Supervisory Committee video was released in 2013, it was still very popular in 2014 with 8,251 views.

### Resource Manual quotes:

*I recently became aware of a resource from NCUA with which I am very impressed. As a credit union professional, former CEO, Board member and Supervisory Committee member, I continually look for ways to share what credit unions are all about. The [Resource Manual](#) is the perfect resource for this purpose.*

David LeNoir  
League of Southeastern  
Credit Unions

Mutual Group, offers real-world scenarios to help managers and employees recognize potential fraud or employee dishonesty and provide strategies to deter such acts.

Due to the success of our [Supervisory Committee](#) video series in 2013, we utilized the successful modular format in our 2014 videos. The modular format allows for a more useful training aide, allowing viewers to concentrate on a particular topic at a time of their choosing.

*Resource Manual:* The [Credit Union Leadership Resource Manual](#) was developed as a reference guide for new CEOs. The publication encourages successful credit union operations by providing examples of challenges and issues faced by credit union officials with references to pertinent regulatory guidance. The manual is designed to supplement existing regulatory materials on such topics as:

- What is a Credit Union?
- What is a Corporate Credit Union?
- Resources for Managing a Credit Union
- Compliance Resources
- Basic Structure of a Credit Union
- Services Provided by OSCUI
- Planning Resources

### In-person training

During 2014, five workshops and 10 Leadership Boot Camps were held throughout the country. OSCUI worked in partnership with credit union industry leaders in delivering customized training to credit union staff, managers, directors and volunteers to produce these events.

### Boot Camp quotes:

*I had the opportunity to see first-hand the level of commitment that NCUA is providing to small credit unions... Our League was glad to partner with OSCUI in an effort to bring crucial and timely information and resources to the new CEOs and managers in our region.*

Lorri Gaither  
Cornerstone Credit  
Union League

*Just a note to say how much I enjoyed and learned from the CEO Boot Camp... the information was timely and informative...being able to network and get ideas that I can carry back to my credit union is very helpful.*

Eunice Johnson Rogers  
NRS Community Development  
Federal Credit Union



Participants at our Leadership Boot Camp, held in Los Angeles in June 2014.

