Please treat this handbook as a guide, not the sole resource for NCUA policy. The handbook directs you to NCUA's electronic library of policies and procedures and to other relevant websites.

National Credit Union Administration
Employee Handbook

Office of Human Resources

Revised January 23, 2013

National Credit Union Administration

Office of the Chairman

Welcome to the National Credit Union Administration (NCUA). You are joining a talented, diverse, and dedicated employee team. As a new member of our community, you will soon discover that NCUA is an exciting place to work with a vital mission to achieve.

I am delighted to share that the Partnership for Public Service ranks NCUA as one of the Best Places to Work in the federal government! We are very proud of this accomplishment.

Your contributions will help carry out the agency's mission: to provide a safe and sound credit union system which promotes confidence in the national system of cooperative credit.

You will find that among the unique qualities at NCUA is the extraordinary devotion of your colleagues to fulfilling this mission. Whether you work directly with an NCUA team that regulates and supervises credit unions or in an office that supports those teams, your efforts will ultimately protect our National Credit Union Share Insurance Fund, which insures the savings of nearly 100 million account holders.

I hope you find your work with NCUA challenging, rewarding, and a source of personal pride and satisfaction. I wish you much success in your career at NCUA.

Sincerely,

Debbie Matz
Chairman

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

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NCUA Mission and Background

NCUA is an independent agency of the executive branch of the federal government. The agency is administered by three board members appointed by the President who serve staggered six-year terms.

NCUA's mission:

- Monitor and promote safe and sound credit unions.
- Administer the National Credit Union Share Insurance Fund (NCUSIF*).
- Encourage service to American consumers, particularly people of modest means, while providing a flexible regulatory environment and carefully managing the agency's resources.

*NCUSIF is the fund established by Congress in 1970 to insure member share accounts at federally insured credit unions. It is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation.

History of Credit Unions and NCUA

Until the middle of the nineteenth century, getting bank credit was hard for the average worker or businessperson. Banks generally made loans to borrowers who paid high premiums or somehow guaranteed repayment. So, when misfortune struck, most farmers and small businesses collapsed.

Credit opportunities improved in Germany in the 1860s, when Frederick Raiffeisen and others formed cooperative credit societies. By pooling savings and making loans to neighbors and coworkers, cooperative members helped each other raise their living standard. This simple yet revolutionary arrangement spread around the world and became known as the credit union movement. The movement's defining characteristics included volunteerism, self-help, and one member, one vote.

The credit union movement reached the United States in 1909, when the first credit union appeared in New Hampshire. Credit unions spread in part because of efforts by Edward Filene, a Boston merchant known as the father of the Credit Union Movement in this country. Filene and colleague Roy Bergengren advanced legislation and credit union activities throughout the United States.

Congress passed the Federal Credit Union Act in 1934, and President Franklin D. Roosevelt signed it into law. NCUA began as the Credit Union Section of the Farm Credit Administration, where Claude Orchard served as its first director. While banks failed in record numbers during the Depression, credit unions began to flourish. To accommodate this growth, the section moved to the Federal Deposit Insurance

Corporation for a time and then became the Bureau of Federal Credit Unions under the Social Security Administration. In 1970, NCUA finally became an independent agency, and Congress established the NCUA Share Insurance Fund to protect member savings.

How Credit Unions Work

Unlike banks, credit unions are cooperatives. While stockholders own banks, credit unions are owned by the individuals (members) who put their savings (shares) in them. Members receive dividends if the credit union generates profits, and each member has a say in the institution's operations. The one member, one vote rule prevails regardless of the member's share size. So credit union members report higher satisfaction with their credit unions than customers of other financial institutions.

Credit unions range in size from small associations with assets of several thousand dollars to large ones that serve over one million members and have assets that exceed $50 billion. Credit unions used to make only small, unsecured loans and automobile loans. Today, many offer their members all types of services.

While each credit union is managed by its own board of directors and appointed officers, NCUA ensures that it operates safely and soundly. We charter, supervise, examine, insure, and regulate credit unions across the country.

NCUA Structure

Role of the Central Office

NCUA's Central Office is in Alexandria, Virginia and performs these basic functions:

- Provides overall policy and direction through the NCUA Board to the entire agency.
- Coordinates and evaluates the agency's supervision and examination programs and administers the agency's share insurance fund.
- Provides support services for the agency, including legal, human resources, training, data processing, financial, supplies, and other administrative activities.

The components of the Central Office include the following:

Office of the Board: Also known as the NCUA Board, manages NCUA's overall operation and sets policy affecting all federally insured credit unions. Board members communicate with the executive and legislative branches of the federal government, and they vote on rules and regulations affecting NCUA, NCUSIF, and federally insured credit unions.

Office of the Executive Director (OED): The OED is responsible for the day-to-day operation of the federal agency that charters and supervises the nation's federal credit unions and insures the vast majority of credit union member deposits. This office is also responsible for implementing Board policies, managing the day-to-day administrative requirements, and keeping the Board fully apprised of issues. The Executive Director reports directly to the NCUA Board Chairman. All Regional and Central Office directors report to the OED. NCUA's Equal Opportunity Program, the Chief Economist, and the Division of Strategic and Continuity Planning are included in this office.

Office of Small Credit Union Initiatives (OSCUI): The mission of this office is to assist in the agency's risk mitigation program and foster credit union development, particularly in the expansion of services provided to all eligible consumers, using the "TAP" business model: Training, Assistance and Partnership Opportunities.

Office of Consumer Protection (OCP): Has overall responsibility for consumer protection and chartering programs and policies. The office is responsible for consumer compliance policy, program, and rulemaking; fair lending examinations; interagency liaison for consumer protection and compliance issues; member complaint call center; financial literacy programs; ombudsman duties; new federal credit union charters; charter conversions; field of membership expansions; bylaw amendments, and low-income designations.

Office of the Chief Financial Officer (OCFO): Is responsible for budgetary, accounting and financial reporting for the agency, including the NCUSIF, and provides NCUA's executive offices and Regional Directors with administrative services, physical security, procurement support, graphics, supply management, printing, mail and distribution services.

Office of the Chief Information Officer (OCIO): OCIO is responsible for managing NCUA's automated information resources. This includes collecting, validating and securely storing electronic agency information; developing, implementing and maintaining computer hardware, software and data communications infrastructure, and ensuring related security and integrity risks are recognized and controlled. The NCUA website – newly enhanced and modernized – is under the purview of OCIO. The OCIO technical support desk provides support to all examiners on IT hardware and software. This includes computer, printer, network, examination and call report assistance to credit unions. OCIO's systems staff ensures all telecommunications and network systems are running to provide NCUA staff a stable environment. OCIO's product services staff supports the automated examination and call report systems. They work with NCUA offices to write, perform quality assurance and distribute these programs.

The Office of National Examinations and Supervision (ONES): ONES was established effective January 1, 2013, to oversee the unique examination and supervision issues related to consumer credit unions with assets greater than $10 billion and all corporate credit unions. Large consumer credit unions pose unique challenges in light of their size in comparison to the NCUSIF. Corporate credit unions touch the operations of thousands of consumer credit unions through the critical services they provide. ONES staff includes examiners, lending specialists, capital markets specialists, information systems specialists and payment system specialists to focus on key areas of potential risk. ONES is positioned to adapt its examination and supervision process in keeping pace with the changing financial and operational environment.

Office of Examination and Insurance (E&I): Provides national guidance to federally insured credit unions. E&I works very closely with the regions. E&I's Division of Supervision oversees NCUA's examination and supervision program. The Division of Risk Management directs NCUA's problem resolution program for credit unions. The Central Liquidity Facility provides liquidity for all credit unions and can invest in U.S. government and agency obligations, deposits and federally insured institutions, and shares or deposits in credit unions. The Division of Capital (DCM) Markets is responsible for the agency's policy, analysis and training in the areas of investments and asset/liability management. DCM staff members are capital markets experts and contribute in the development of related policy and analysis. In addition to developing and delivering training in asset/liability management, DCM staff provides assistance to field staff on examination of both corporate and natural person credit unions.

Office of General Counsel (OGC): Has overall responsibility for legal matters. The GC is the legal adviser to the NCUA Board and liaison with the Justice Department. GC performs the agency's rulemaking functions and provides advice to NCUA staff, credit

unions, and the public on interpretations of the Federal Credit Union Act, NCUA Rules and Regulations, and NCUA policies. GC also represents NCUA in administrative actions, litigation, and personnel actions. It provides advice on liquidations, mergers, and proposed administrative actions. The office also drafts NCUA-related legislation.

Office of Human Resources (OHR): Implements and advises on policy and procedures for the full range of human resources functions. OHR is responsible for on-boarding employees and other human capital management issues and strategic goals; administering a pay-for-performance system; implementing and overseeing training and developmental opportunities required for career development and succession planning; administering federal employee benefit programs; overseeing the performance management and incentive awards program; advising supervisors on disciplinary/adverse actions, grievances and appeals; negotiating impact and implementation and/or substantive changes to working conditions with the National Treasury Employees Union; administering the terms of the Collective Bargaining Agreement and resolving grievances.

Office of Inspector General (OIG): Helps management promote the effective use of NCUA resources. The office strives to prevent and detect fraud, waste, and abuse by conducting program audits and investigating allegations of misconduct by NCUA staff and financial contractors. Responsibilities include reviewing legislation and regulations to assess how they affect economy and efficiency in the administration of NCUA programs.

Office of Public and Congressional Affairs (PACA): Informs the public, credit unions, Congress, the media, and NCUA employees about what the agency does. It keeps the NCUA Board and staff informed about pending national legislation and serves as a liaison with members of Congress and congressional committees.

Office of the Minority & Women Inclusion (OMWI): Develops, implements and monitors standards and procedures relating to workforce diversity and the inclusion and utilization of minority and women owned businesses in NCUA programs and contracts. Assesses the diversity policies and practices of entities regulated by NCUA. Advises the Chairman, NCUA Board and senior NCUA leadership on the impact of policies and regulations of the NCUA on minority and women owned businesses. Ensures NCUA takes affirmative steps to seek diversity in the workforce at all levels by promoting staff recruiting and retention efforts, internships and partnerships targeted toward minorities and women. Works to preserve credit unions run by minorities and/or serving minorities. Provides crucial focus and direction to NCUA and credit union efforts to reach all segments of the population.

Role of the Regional Offices

The Regions oversee the supervision and examination of credit unions and implement the policies of the NCUA Board. Regional employees include field and office staff.

Regional Office and Regional Office Staff: Each region has a regional office with about 25 management and administrative staff members. They report to the Associate Regional Director, Operations (ARDO) and work in the divisions of management services, supervision, and special actions. Location of Regional Offices:

- Region I: Albany, New York
- Region II: Alexandria, Virginia
- Region III: Atlanta, Georgia
- Region IV: Austin, Texas
- Region V: Tempe, Arizona

Each of the five regions contains the following components:

Regional Director (RD): Manages the region, including the regional NCUA operation; the Associate Regional Director, Programs (ARDP) who manages field operations; and the Associate Regional Director, Operations (ARDO) who manages office functions as well as the special actions division. Both ARDs report to the Regional Director (RD).

Division of Special Actions (DSA): Helps examiners with credit unions that have serious problems. It evaluates the institutions' financial problems and determines the best way to remedy them while protecting the NCUSIF. Problem Case Officers (PCO) report to this division, and in some regions the Regional Capital Market Specialists (RCMS) report to this division.

Division of Supervision (DOS): Monitors the examination and supervision of federal and state credit unions and reviews selected priority reports. It responds to inquiries from credit unions and the public and prepares management reports. In some regions, Regional Capital Market Specialists (RCMS) report to this division.

Division of Management Services (DMS): Helps regional staff in the areas of human resources, training, budget, management reports, procurement, travel, equipment, time and attendance, and financial management reporting and monitoring.

Field Staff

Field staff includes credit union examiners and supervisory examiners (SEs). The field staff work on site at the credit unions to perform examinations and conduct follow-up supervision contacts. Examiners examine credit unions to insure that they are operating in a safe and sound manner and in compliance with federal regulations. They document their examination findings and recommendations in a report, which they present to the credit union officials at the end of the examination process. When necessary they also contact credit unions between on-site examinations to monitor and supervise the correction of any problems. SEs supervise a group of examiners. They report to the Associate Regional Director, Programs (ARDP), who reports to the RD.

Asset Management and Assistance Center (AMAC): AMAC, located in Austin, Texas, liquidates failed federally insured credit unions. AMAC determines the insurability of the accounts and is responsible for returning insured deposits to the members in a timely fashion. AMAC also manages the assets acquired from liquidations and assistance programs to maximize the amount recovered from the liquidated credit union. Additionally, AMAC provides various consulting services to the regions such as loan and/or other asset reviews, collection procedure reviews, conservatorship actions, bond claims, and record reconstruction of credit unions.

Ethical Conduct

(*References: Executive Order 12674; Standards of Ethical Conduct for Employees of the Executive Branch, 5 C.F.R. Part 2635)*

The following principles are adapted from Executive Order (E.O.) 12674 as modified by E.O. 12731 of October 17, 1990:

- Public service is a public trust, requiring you to place loyalty to the Constitution, laws, and ethical principles above private gain.

- You must not hold financial interests that conflict with the conscientious performance of your duty.

- You must not engage in financial transactions using nonpublic Government information or allow the improper use of such information to further any private interest.

- Except as permitted by the Standards of Ethical Conduct, you must not solicit or accept any gift or other item of monetary value from any person or entity whose interests may be substantially affected by the performance or nonperformance of your duties. This includes any person or organization that conducts activities by NCUA or that does business with or seeks action from NCUA.

- You must put honest effort into performing your duties.

- You shall not knowingly make unauthorized commitments or promises of any kind purporting to bind the Government.

- You shall not use public office for private gain.

- You must act impartially and not give preferential treatment to any private organization or individual.

- You must protect and conserve federal property and not use it for unauthorized activities.

- You must not engage in outside employment or activity, including seeking or negotiating for employment, that conflicts with your official government duties.

- You must disclose waste, fraud, abuse, and corruption to the appropriate authorities.

- You shall satisfy in good faith your obligations as a citizen, including all just financial obligations, especially those – such as Federal, State, or local taxes – that are imposed by law.

- You shall adhere to all laws and regulations that provide equal opportunity for all Americans regardless of race, color, religion, sex, national origin, age, or disability.

- You shall endeavor to avoid any actions creating the appearance that they are violating the law or the ethical standards set forth in this part.

To report suspected waste, fraud, abuse and corruption, call the OIG Hot Line at 1-800-778-4806.

Equal Opportunity Programs (EOP)

(*Reference:* For Bargaining Unit [BU] Employees, which means those employees represented by the union – Collective Bargaining Agreement [CBA] Article 33; For All Employees – EOP site on NCUA Central)

EOP manages a wide range of affirmative employment, discrimination complaint, and special emphasis programs. EOP fosters a work environment that is accepting of all staff regardless of race, national origin, age, sex, disability and religion and that does not retaliate.

Affirmative Employment Programs

Affirmative Employment Programs enhance the employment opportunities and representation of minorities, women, and persons with disabilities. They function to (1) identify under representation of women, minorities, and persons with disabilities; (2) eliminate policies and practices that contribute to under representation of women, minorities and persons with disabilities; and (3) develop strategies to improve employment and advancement opportunities for members of under-represented groups.

Special Emphasis Programs

Special Emphasis Programs enhance affirmative employment plans in areas such as recruitment, employment, training, retention, and awareness, thus fostering a multi-cultural, diverse workforce.

Prevention of Harassment in the Workplace

NCUA does not tolerate unlawful harassment of employees by any supervisor, co-worker or third party. 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. Further guidance on the prevention of sexual harassment can be found at NCUA Instruction No. 1235.2.

Reasonable Accommodation

In accordance with the Rehabilitation Act of 1973, as amended, federal agencies must provide reasonable accommodations to qualified employees or applicants with disabilities, unless to do so would cause undue hardship. NCUA is committed to compliance with these laws to ensure that individuals with disabilities enjoy full access to equal employment opportunity in the workplace. Further guidance on the reasonable accommodation process can be found at NCUA Instruction 1270.07.

Discrimination Complaint Program

Each executive agency within the Federal government is required to maintain a program for resolution of informal and formal allegations of employment discrimination. The program provides for the prompt, fair, and impartial consideration of discrimination complaints. Employees, or applicants for employment, who believe that they have been subjected to employment discrimination on the basis of race, color, religion, sex, national origin, age, or disability may file a formal discrimination complaint. Prior to filing a complaint, an employee or applicant must first seek informal resolution of the matter by contacting an NCUA Equal Employment Opportunity (EEO) Counselor within 45 calendar days of the date the alleged discriminatory event occurred. The EEO Counselor will provide additional information on the process and attempt informal resolution. NCUA is committed to offering mediation during any stage of the discrimination complaint process. If the matter cannot be resolved informally, NCUA will conduct a formal investigation and render a final decision on the merits. NCUA's final decision is subject to administrative review by the U.S. Equal Employment Opportunity Commission (EEOC) 24 and judicial review by an appropriate U.S. District Court. The rules governing NCUA's processing of discrimination complaints can be found in the EEOC's regulations located at 29 Code of Federal Regulations (CFR) Part 1614. Rules governing the discrimination complaint process and related information can be found on the EEOC's website at http://www.eeoc.gov. For questions or assistance in locating an EEO Counselor or on the EOP program call NCUA's EEO staff at (703) 518-6325.

Mediation Program

NCUA's Mediation Program enables workplace disputes to be addressed using mediation, a proven alternative for dispute resolution. A dispute can be between co-workers or between employees and supervisors/managers. The types of disputes covered under the Mediation Program may be types that can be addressed in other forums, as well as those for which there is no formal resolution or administrative process. For instance, employees may generally seek mediation for discrimination or harassment allegations, matters that may be grieved under the negotiated grievance process or the administrative grievance procedures, as well as non-EEO or non-grievance related disputes. Participation by an employee is voluntary. Managers are <u>required</u> to participate.

Bargaining unit employees can find additional information in the Collective Bargaining Agreement (CBA) Article 31, Article 33 and Appendix F.

NCUA and the National Treasury Employees Union (NTEU)

(*Reference:* Collective Bargaining Agreement [CBA] between the NCUA and the NTEU)

At the NCUA, the National Treasury Employees Union (NTEU) has been representing many employees since July 2004. Those employees represented by the union consist of professional and non-professional employees nationwide, including all non-supervisory credit union examiners. Management officials, supervisors, and certain other employees are excluded from union representation. If you are represented by the union (also referred to as being a member of the "bargaining unit"), you are eligible to join the union or serve as a union officer if elected or appointed. The rights and privileges of NCUA bargaining unit members are described in the Collective Bargaining Agreement (CBA), also known as the "contract" between the NCUA and the NTEU, which is available to all employees. If you are not sure if your position is in the bargaining unit, you may ask your supervisor or a union officer.

Continuity of Operations; Taking Care of NCUA's Most Valuable Asset to Ensure Successful Mission Accomplishment

NCUA, as the federal regulator of credit unions, plays a crucial role in ensuring the stability of our national economy and supporting financial systems. In doing so, NCUA plays a role in ensuring the continuation of our Constitutional form of government under all possible conditions. During contingency situations, NCUA focuses on three areas or functions to support this role. These functions are crucial to credit union members and especially those affected by the contingency situation. They are as follows; ensuring credit union member's funds are 1) readily available in sufficient amount to meet their needs, 2) readily accessible, and 3) safe, secured, and insured.

The critical link in the role above is each of you – NCUA's most valuable asset! As a result, your safety is paramount and serves as the foundation of the chain of elements leading to the successful accomplishment of NCUA's mission. That chain consists of four key elements, yourself, your family, NCUA, and the financial sector.

Yourself

Contingency situations come in many different forms (floods, hurricanes, earthquakes, fires, tornados, snow storms, etc.) and generally do not give advance notice of exactly where or when they will occur. Accordingly, as the foundation of NCUA, it is essential you remain safe and able to carry out your assigned responsibilities. While this primarily is an individual responsibility, NCUA provides resources to assist you in being ready and prepared for any contingency situation. For example, there is the NCUA Occupant Emergency Procedures Handbook, which provides steps to protect an employee's safety. It is located on NCUA Central at National Continuity Programs-Central Office Plan/Guides under DSCP. NCUA also recommends you maintain a personal "go kit" which lists necessary items should you be evacuated or deployed in support of contingency operations. Further, NCUA holds annual exercises such as fire drills, building evacuation, shelter-in-place, and Continuity of Operations Procedures (COOP) testing to facilitate your readiness and preparedness for any contingency situation.

Your Family

History has shown all people need to know their immediate family members and loved ones are safe for them to focus on helping others. In the event of a contingency situation, NCUA needs your full support and therefore is not only concerned about you, but your family as well. NCUA is limited in the support they can directly provide employee family members, but recognizes their importance to you and the NCUA mission. As a result, NCUA recommends all employees develop a Family Support Plan and practice it with their family to ensure they know what to do in the event of an "advance notice" or "no-notice" contingency situation. NCUA also recommends all employees maintain a "go kit" for family members. Examples of each can be found at

www.ready.gov as well as on NCUA Central at FEMA Emergency Guidance under DSCP.

NCUA

Now that you have done everything, you can to ensure your safety and of your immediate family members, it is time to focus on the NCUA mission. This begins with each of us promptly notifying our supervisor within four hours, as defined in the CBA, of our status in the event of being impacted by a contingency situation. This will facilitate possible assistance for you and your family, and enhance mission readiness. If unable to contact your immediate supervisor, you should proceed up the chain of command until contact is made.

When it is safe, staff members should follow directions provided by their supervisor. This may include providing support to other offices and/or field staff. Office employees should be aware of Shelter-In-Place (SIP), evacuation, and other office continuity procedures related to their individual office locations. Staff should also consider establishing the capability to telecommute in the event of a significant disaster lasting more than a few days. Field employees should be ready and able to work with their individual credit unions by ensuring all agency issued equipment is electronically charged and ready to go. Additionally, Office staff members with designated duties during contingency situations should execute them, as required.

NCUA employees will receive annual COOP training via the On Line Learning Management System. They will also participate in a series of local and national level exercises designed to enhance NCUA's readiness and preparedness posture. Additionally, agency continuity procedures are available for all to review on NCUA Central at National Continuity Programs-Central Office Plan/Guides under DSCP.

The Financial Sector

Putting this all together, the credit union system plays a critical role in the health and stability of the overall financial sector. Should a disaster or other contingency situation significantly disrupt the availability of funds through the credit union system, it could potentially weaken public confidence in our Nation's financial sector and the broader economy. NCUA has the responsibility of ensuring this potential negative impact to the broader economy does not occur. To be successful in this endeavor, the NCUA depends upon each of you successfully accomplishing your job.

Summary

Regardless of where each of us works, we all play an important role in the successful accomplishment of the NCUA Mission. This is especially true during continuity events impacting the cooperative credit union system. Whether you work in the field; provide information technology, budgetary, facility security, analysis or personnel support, each of us plays a significant role. Each of us is a vital link in the chain of elements required to ensure the continuation of the cooperative credit unions system, the financial sector, the broader economy, and ultimately our Constitutional form of government.

Probationary/Trial Periods

Probationary/Trial Period for New Employees - (*References:* BU Employees – CBA Article 19; Non-BU Employees - NCUA Personnel Manual, Chapter 18)

When you join the federal workforce, your appointment may be “Career Conditional,” through the competitive service, meaning you are on probation for your first year. Or, if you are appointed under an Excepted Service appointment, you may serve a two-year trial period. Throughout the probationary or trial period, your supervisor evaluates how well you do. If your work performance or conduct as a federal employee is unsatisfactory during your probationary/trial period, you may be terminated from your government service.

Probationary Period for Supervisors - (*Reference:* NCUA Personnel Manual, Chapter 18)

Upon appointment to your first supervisory position, you will also serve a probationary period of one year. If you do not complete your probationary period satisfactorily, you will return to a non-supervisory position in NCUA. If you are a supervisor who is also new to the government, you will serve both the new employee probationary period and the supervisory probationary period concurrently. Your performance and conduct during the new employee probationary period will determine whether you will be retained as an employee.

Performance Management Program

(*References:* For BU Employees - CBA, Article 26; For Non-BU Employees - NCUA Personnel Manual, Chapter 6)

Upon your employment with NCUA and at the beginning of every fiscal year thereafter, your supervisor will issue you a copy of the performance standards for your position. Your performance will be evaluated based on these performance standards. The appraisal period is normally October 1st to September 30th. New employees must be given their performance standards within 30 days of when they are hired and their appraisal period will be from the entry on duty date to September 30th.

Pay Administration

(*References:* BU Employees – CBA Article 9; Non-BU NCUA Employees – NCUA Personnel Manual Chapter 10)

NCUA has its own pay system. NCUA salaries fall under these plans:

- Credit Union (CU) Pay Plan covers all employees except senior staff and executive schedule positions. It consists of 16 pay levels.

- Senior Staff (SS) Pay Plan covers employees in senior staff positions, those above the CU-16 grade level, but not the NCUA Board. They have significant supervisory, management, and policy-making responsibility.

- Executive Schedule (EX) Pay Plan covers presidential appointees. In NCUA these are the Chairman of the Board and Board members. These presidential appointments are made with the advice and consent of the United States Senate.

Pay-for-Performance Compensation Program

The NCUA compensation program is a pay-for-performance plan, not a general-increase plan. In a general-increase plan, everyone gets a certain increase regardless of performance. In our pay-for-performance plan, your salary increase varies depending on your performance and position in your pay range.

Please refer to the following frequently asked questions concerning pay:

Q: How often do I receive a pay raise?

A: Usually once a year depending on your performance and when you are promoted.

Q: How does my pay change?

A: Your pay may change in five ways:

- *Merit increase.* Your annual performance may lead to a merit increase based on your performance rating and your position in your pay range.

- *Promotion.* Your pay may go up when your grade rises as a result of an increase in job responsibilities.

- *Location change.* You may receive a pay adjustment as a result of changing your duty station. These adjustments recognize a difference in cost of labor rates between locations.

- *Equity increase.* These increases address specific, exceptional pay situations.

- *Locality adjustment*. You may receive a locality pay adjustment if your locality rate is increased. These adjustments reflect changes to the employment-cost index for your duty location.

Q: When do I get paid?

A: You are paid every other week (26 times a year). Your check covers the two-week period ending 12 calendar days before payday.

Q: How do I get paid?

A: You get paid by direct deposit, Electronic Funds Transfer (EFT). Your check goes electronically to the checking or savings account you designate.

Q: Why is direct deposit required?

A: By law, federal employees must receive all payments electronically. With direct deposit, you eliminate the risk of losing your check. Your salary is guaranteed to arrive at your financial institution.

Q: What about Tax Forms?

A: When you began working at NCUA, you received forms for reporting income tax exemptions. Whenever changes occur, such as a change in marital status or an addition to your family, be sure to notify the payroll office by completing a new form. Each January you receive a withholding statement (W-2) for use in preparing your income tax return.

Reimbursement of Travel Expenses - (*References:* BU Employees - CBA Article 14; Non-BU Employees - NCUA Travel Policies and Directives)

If you travel for NCUA, the agency pays for your transportation, lodging, meals, and incidental expenses that fall within agency guidelines. For reimbursement of expenses, you must submit a travel voucher. If you are a new examiner, your on-the-job trainer (OJT) will help you complete your monthly travel voucher.

Hours of Work

Alternate Work Schedules - (*References:* BU Employees - CBA Article 11; Non-BU Employees - NCUA Personnel Manual Chapter 19)

You may be permitted to select an alternative work schedule (AWS) which will allow you to vary from the conventional 40-hour workweek in ways that meet agency goals and allow for optimal flexibility in scheduling and performing work.

Non-Supervisory AWS schedules consist of the following types: **Compressed 5-4-9, Flexitour, Gliding, Maxiflex** and **Maxiflex 5-4/9.**

Office Supervisory AWS schedules consist of the following types: **Variable day work schedule** and **Flexible 8-hour gliding**.

Field Supervisors AWS schedule consist of the **Variable work schedule**.

Your management chain will work with you in determining which type of schedule works best for the needs of NCUA while considering your particular situation and position. Please refer to the AWS charts on pages 24-26 for a brief description of each available schedule.

Telework - (*References:* BU Employees - CBA Article 13; Non-BU Employees – NCUA Instruction 1200.8)

If you are a Central or Regional Office employee, you may request to telework. Telework is a work arrangement in which you perform officially assigned duties at home or other worksites. Telework is simply a way of getting work done from a different location. The benefits of telework include improving the quality of work and increasing productivity, improving morale and reducing stress by giving employees more options to balance work and family demands; providing a valuable tool for recruitment of new employees; and reducing traffic congestion, emissions, and energy, thereby improving the environment. Field staff employees are excluded from teleworking because they are a mobile workforce. Participation in telework is voluntary and is subject to management approval.

Holidays

The federal holidays and the days they are observed are listed below:

- New Year's Day - January 1;
- Martin Luther King Jr.'s Birthday - 3rd Monday in January
- President's Day - 3rd Monday in February
- Memorial Day - Last Monday in May
- Independence Day - July 4

- Labor Day - 1st Monday in September
- Columbus Day - 2nd Monday in October
- Veterans Day - November 11
- Thanksgiving Day - 4th Thursday in November
- Christmas Day - December 25

To be paid for a holiday, you must be in a pay status on the day before or after it, not in Leave Without Pay (LWOP) or Absence Without Leave (AWOL).

Non-Field and Remote Non-Supervisory Employees						
Alternate Work Schedules	**Basic Work Requirements (BWR)**	**Tour of Duty**	**Core Hours**	**Flexibility**	**Credit Hours**	**Holiday**
Flexitour	8hr day 40hr workweek and 80hr pay period	Arrival: M-F, 6:00am-9:30am Departure: M-F, 2:30pm-6:00pm	M-F: 9:30am – 2:30pm	Arrival and departure times set within flexible time bands (6:00am – 6:00pm). Once set, changes may be requested by employee for supervisory approval.	Yes (max 3 hrs per day)	Charge 8 hours
Gliding*	8hr day 40hr workweek and 80hr pay period	Arrival: M-F, 6:00am-9:30am Departure: M-F, 2:30pm-7:00pm	M-F: 9:30am – 2:30pm	Employees may vary arrival and departure times on a daily basis during the established flexible time bands.	Yes (max 3hrs per day)	Charge 8 hours
Maxiflex*	80hrs per pay period	Supervisor sets flexible time bands at the time of request.	Supervisor sets core hours at the time of request. Must be set for fewer than ten (10) days in a pay period.	Can change arrival and departure times and vary lengths of workday and workweek.	Yes (no maximum)	Must account for 8 hours on scheduled day of Holiday.
Maxiflex 5-4/9*	80hrs in pay period 8 – 9hr days 1 – 8hr day 1 – Regular Day Off (RDO)	Arrival: M-F, 6:00am-9:30am Departure: M-F, 2:30pm-7:00pm	M-F: 9:30am – 2:30pm	Can change arrival and departure times. Allows employee a RDO per pay period.	Yes (max 3hrs per day)	Can only charge 8hrs so Holiday becomes the 8 hr day of the PP. "In Lieu of" holiday is preceding workday.
Compressed 5-4/9	80hrs in pay period 8 – 9hr days 1 – 8hr day 1 – Regular Day Off (RDO)	Arrival: M-F, 6:00am-9:30am Departure: M-F, 2:30pm-6:00pm	M-F: 9:30am – 2:30pm	Arrival and departure times set within flexible time bands (6:00am – 7:00pm). Changes may be requested for supervisory approval.	No	Paid for # of hours regularly scheduled for that day, can be 9. "In Lieu of" holiday is preceding workday.

* denotes most common work schedules

Non-Supervisory Field Employees						
Alternate Work Schedules	Basic Work Requirements (BWR)	Tour of Duty	Core Hours	Flexibility	Credit Hours	Holiday
Gliding	8hr day 40hr workweek and 80hr pay period	5 consecutive days, M-S, 8 hours per day Arrival: 6:00am – 1:30pm Departure: 3:30pm-10:00pm	1:30pm – 3:30pm	Can vary arrival and departure times	Yes (no maximum)	Charge 8 Hours
Maxiflex*	80hrs per pay period. Max - 12 hours per day.	M-S, 6:00am – 10pm No more than 12 hours per day	Wednesday 10 - 11am	Can change arrival and departure times and vary lengths of workday and workweek.	Yes (no maximum)	Must account for 8 hours on scheduled day of Holiday.

* denotes most common work schedules

Office Supervisors (Central & Regional Office Supervisors)*						
Alternate Work Schedules	**Basic Work Requirements (BWR)**	**Tour of Duty**	**Core Hours**	**Flexibility**	**Credit Hours**	**Holiday**
Variable Day Work Schedule**	40 hours per week 5 days per week 80 hours per PP	5:30am – 10 :00pm Monday – Saturday Max 12 hrs per day	10:00am – 11:00am Mon - Fri	May vary: • Arrival and departure times • Length of workday • Days worked within the week	Earned after working 40 hours for the week	8 hours
Flexible 8 hour Gliding	8 hours per day 40 hours per week 80 hours per PP	5:30am – 10 :00pm Monday – Saturday	10:00am – 11:00am Mon - Fri	May vary: • Arrival and departure times between 5:30am – 10am	Earned after working 8 hours per day, 40 hours per week or 80 hours per PP	8 hours
* RD's have the authority to determine whether the ARDP or DSA is a field or office supervisor. ** Denotes most common work schedule						

Field Supervisors (Corporate Field Supervisors & Supervisory Examiners)						
Alternate Work Schedules	**Basic Work Requirements (BWR)**	**Tour of Duty**	**Core Hours**	**Flexibility**	**Credit Hours**	**Holiday**
Variable Day Work Schedule	40 hours per week 5 days per week 80 hours per PP	5:30am – 10 :00pm Monday – Saturday Max 12 hrs per day	10:00am – 11:00am Mon - Fri	May vary: • Arrival and departure times • Length of workday • Days worked within the week	Earned after working 40 hours for the week	8 hours

Leave

(*References:* BU Employees – CBA Article 12; Non-BU Employees - NCUA Personnel Manual, Chapter 5)

Most employees earn annual leave and sick leave unless restricted by an appointment of less than 90 days. To earn either type of leave, you must be employed during a full two-week period. Part-time employees accumulate leave on a prorated basis.

Annual Leave

Annual leave may be used for general purposes such as vacations, personal time-off, and emergencies. Annual leave must be authorized in advance by your immediate supervisor. You may carry over a maximum of 240 hours of annual leave from one leave year to the next (Senior Staff Positions, [SSP] may carry over a maximum of 720 hours of annual leave from one year to the next).

The number of hours of annual leave you earn in a two-week pay period depends on the number of years of federal employment. Non-retired service members may receive full credit for their uniformed service performed under honorable conditions.

Annual Leave Accrual Rates

Employee Type	< 3 years of service	3 years but < 15 years of service	15 or more years of service
Full-Time	4 hours for each pay period	6 hours for each pay period, except for 10 hours in last pay-period	8 hours for each pay period
Part-Time	1 hour for each 20 hours in a pay status	1 hour for each 13 hours in a pay status	1 hour for each 10 hours in a pay status
Uncommon Tours of duty	4 hours times average number of hours per biweekly pay period divided by 80 = biweekly accrual rate	6 hours times average number of hours per biweekly pay period divided by 80 = biweekly accrual rate	8 hours times average number of hours per biweekly pay period divided by 80 = biweekly accrual rate

SSP employees earn 8 hours for each pay period regardless of years of service.

Sick Leave

You are entitled to use sick leave for personal medical, dental, or optical treatments, when incapacitated due to a physical or mental illness, when injured, or for pregnancy or childbirth. Sick leave may also be used when prescribed by health officials or health care providers to avoid jeopardizing the health of others in the workplace because of exposure to a communicable disease. You may also use sick leave for adoption

purposes. You earn sick leave at a rate of 4 hours each two-week pay period, regardless of your length of service. You may accumulate an unlimited number of sick leave hours.

Sick Leave for Family Care and Bereavement Purposes

You are entitled to use up to 13 days (104 hours) of your sick leave to care for family members or to make arrangements for or attend the funeral of a family member. Sick leave is authorized to accompany a family member to medical, dental or optical treatments; when a family member is injured or incapacitated due to a physical or mental illness, pregnancy or childbirth.

Serious Health Condition

You are entitled to use a total of up to 12 workweeks of sick leave to care for a family member with a serious health condition. Serious health conditions are defined in 5 C.F.R 630.

Family Medical Leave Act (FMLA)

The Family Medical Leave Act entitles you to use 12 weeks of unpaid leave during any 12-month period for the birth of a son or daughter and care of a newborn, placement of a son or daughter with you for adoption or foster care, care for a spouse, son, daughter, or parent with a serious health condition, or for a serious health condition that makes you unable to perform the duties of your position. Annual leave and/or sick leave may be substituted for unpaid leave and taken intermittently during this time.

Military Family Leave

As a Federal employee, you are authorized up to 26 workweeks of unpaid leave during a <u>single</u> 12-month period to care for a spouse, son, daughter, parent or the nearest blood relative of a covered service member with a serious health injury or illness that occurred in the line of duty while on active duty in the Armed Forces. Annual leave and/or sick leave may be substituted and taken intermittently during this time.

<u>During a 12-month period you are entitled to a combined total of 26 weeks of regular FMLA leave and military family leave</u>.

Leave Without Pay (LWOP)

Leave without pay is a non-pay status. You must request this type of leave and approval is a matter of supervisory discretion. Your request may be denied if your services at NCUA are required or if you haven't followed the prescribed procedures for your request.

Absence Without Leave (AWOL)

Absence without leave is an unauthorized absence from duty and is a non-pay status. This type of leave will be applied without your consent if you are absent without approved leave, which could lead to disciplinary action.

Military Leave

This is an absence with pay if you are a reservist in the Armed Forces or a member of the National Guard.

Excused Absence Upon Return

If you are returning from at least 42 consecutive days of active duty in support of a contingency operation, you are entitled to five days of excused absence once in a 12-month period.

Excused Absences

Court Leave

This is authorized absence to serve on a jury or attend a judicial proceeding in a non-official capacity as a witness on behalf of a state or local government. It does not affect your pay or annual leave.

Administrative Leave

This is administratively authorized absence from duty without loss of pay or without charge to leave.

Employee Benefits

Health Insurance
(*Reference:* www.opm.gov/insure/health, BU Employees – CBA Article 9, Section 7)

Many group health insurance plans are available to all permanent and some temporary employees and their dependents. There are no waiting periods and no restrictions because of age or physical condition. Participation is voluntary and you may cancel your enrollment at any time.

Premiums are paid through pre-tax payroll deduction, which means you save on state and local income taxes as well. You also receive agency contributions toward the cost of your plan. You have a choice of plans and options so that you can get the kind and amount of protection that best suits your personal needs. For assistance in choosing a health plan, see the plan selection pages on the OPM website.

You have 60 days from your entry on duty date to sign up for a health insurance plan. The plan options are self-only or self and family. Coverage is not automatic. If you do not make an election, you are considered to have declined coverage and you must wait until Open Season to enroll unless a qualifying life event (QLE) such as a change in family or other insurance coverage status occurs to allow your enrollment. Information about QLEs that permit enrollment is outlined on the form SF-2809 and also on the health insurance website. Detailed guidance for new employees is found in the Eligibility, Election and Enrollment chapters of the FEHB Handbook on the OPM website at www.opm.gov/insure/health.

You must make initial enrollments or changes on Standard Form 2809, Employee Health Benefits Election Form. You can download this form at www.fedforms.gov under forms for federal employees and it is also in Outlook's public folders under Forms, OPM. The earliest your health insurance can be made effective is the beginning of the pay period that begins after the pay period in which you were hired or the beginning of the pay period after receipt of the form. You are cautioned against cancelling other insurance before your new election becomes effective.

Open Season is held annually (mid-November through mid-December) where you can enroll or make changes to your health insurance plan. Changes begin the first full pay period of the year. Once you are enrolled you do not need to do anything during open season if you do not want to change plans or enrollment type, your enrollment will continue automatically. However, premiums and benefits may change so it is important to review your health insurance plan each year. Complete comparison information is in the Guide to Federal Benefits (RI-70-1) which you receive as a new employee. You may also access this guide online at www.opm.gov/insure/health/planinfo/index.asp.

You and your family members, if covered, are eligible to continue coverage following your retirement (provided you were enrolled for the five years immediately before

retirement), divorce, death, or changes in employment status. You may also be eligible for temporary continuation of FEHB coverage for conversion to non-group (private) coverage when FEHB ends.

NCUA will subsidize the employee's share of the FEHB premium (up to the maximum amount of the employee's share) not to exceed $50 per pay period. Employees who choose not to participate in the FEHB program for the full calendar year will receive the equivalent benefit of the above in an annual lump sum payment during January of the following year.

Federal Employees Dental and Vision Insurance Program (FEDVIP) (*Reference:* www.opm.gov/insure/dental/chooseindex.asp, BU Employees – CBA Article 9, Section 7)

The FEDVIP provides comprehensive dental and vision insurance at group rates. It is available to eligible Federal employees and their eligible family members on an enrollee-pay-all basis. There are no pre-existing condition limitations. Premiums are withheld from your salary on a pre-tax basis like those for health insurance.

If eligible, you can enroll in a dental plan and/or a vision plan in whichever plan or option bests suits you needs. In order to be eligible to enroll in FEDVIP, you must be eligible for FEHB coverage (whether or not you are actually enrolled). Coordination of benefits with the FEHB plan, if enrolled in FEHB, is a requirement. The FEDVIP is always secondary to the FEHB plan.

There are seven dental plans and three vision plans to choose from. The plan options are self only, self plus one, or self and family coverage. The self plus one option is different from those offered in the FEHB program. Coverage continues each year. You do not need to re-enroll each year so if you do not want to change plans or enrollment type you do nothing.

You have 60 days from your entry on duty date to sign up for a plan. Coverage is not automatic. If you do not make an election, you are considered to have declined coverage and you must wait until Open Season to enroll. An eligible employee may enroll, change enrollment type, or change plans or options during Open Season or outside of Open Season if they experience a qualifying life event (QLE) such as a change in family or other insurance coverage status. Cancellation of coverage can only be made during Open Season or upon deployment to active military duty.

Detailed guidance for new employees is found at www.BENEFEDS.com and you enroll on this website or by calling (977) 888-3337. You can find out how much the insurance will cost by using the FEDVIP Plan Comparison Tool at www.BENEFEDS.com. Frequently asked questions about FEDVIP are located at www.opm.gov/insure/dental/faq/faq.asp and dental and vision plan brochures are located at www.opm.gov/insure/dental/chooseindex.asp.

- ☐ NCUA will subsidize the employee's share of the premium for the FEDVIP dental plans (up to the maximum amount of the employee's share) not to exceed $25 per pay period. Employees who choose not to participate in the FEDVIP dental plans will not receive this benefit.

- ☐ NCUA will subsidize the employee's share of the premium of the FEDVIP vision plans (up to maximum amount of the employee's share) not to exceed $15 per pay period. Employees who choose not to participate in the FEDVIP vision plans will not receive this benefit.

Flexible Spending Account (FSA)
(*Reference:* www.fsafeds.com)

You have 60 days from your entry on duty to sign up for the FSA, or until October 1, whichever comes first. Applications for the current calendar year are not accepted from October 1 through December 31. If you wish to enroll after October 1 you will need to do so during Open Season with coverage effective the following year.

The Federal Flexible Spending Account Program (FSAFeds) lets you set aside pre-tax money to pay for certain health and dependent care expenses. You may choose to make a voluntary allotment from your salary to your FSAFeds account(s). Enrolling in FSAFeds lowers the amount of income tax you pay because the amount you allot to your account is not taxed.

FSA is part of the annual Benefits Open Season. FSA enrollment does not carry over from one year to the next, so each Fall during the annual Open Season you must make a new election for the new upcoming plan year.

There are three types of FSAs available. Each type has a minimum and maximum annual election. See the FSAFeds website for the current limits.

- *Health Care FSA (HCFSA)* – This does not replace your health insurance, but pays for eligible health care expenses (such as copayments, deductibles, vision and dental expenses, over the counter prescription medications and much more for you and your dependents that are not covered or reimbursed by your FEHB or FEDVIP coverage or any other insurance).

- *Limited Expense Health Care FSA (LEX HCFSA)* – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents, which are not covered or reimbursed by your FEHB or FEDVIP coverage or any other insurance.

- *Dependent Care FSA (DCFSA)* – Pays for eligible dependent care expenses for child(ren) under the age of 13 or for dependents unable to care for themselves

that allow you (and your spouse if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.

Further information on FSAFEDS program is located at www.fsafeds.com or you may call an FSAFeds Benefit counselor toll free at 1-877-FSAFEDS (1-877-372-3337).

Long Term Care Insurance
(*References:* www.opm.gov/insure/ltc and www.ltcfeds.com)

You have a special 60-day application period from the date you enter on duty to apply for Long Term Care (LTC) Insurance using the abbreviated underwriting application with only a few health-related questions. You can still apply any time after the 60-day period, but you must complete a full underwriting application that asks more extensive questions about your health including a review of your medical records and/or an interview with a nurse.

The LTC Insurance Program provides long-term care insurance for Federal employees and their parents, parents-in-law, stepparents, spouses, same-sex domestic partners and adult children. This program is designed to protect enrollees against the high costs of LTC. LTC includes help with activities of daily living (such as eating, dressing and bathing) that someone may need due to illness, injury or aging. The person generally needs help for a long time. It also includes the supervision needed by someone with a severe cognitive impairment. Long-term expenses can be substantial and LTC insurance is important because it covers costs of services that are not covered by health insurance.

You can apply for LTC even if you do not enroll in the FEHB program. The cost of the insurance is based on your age when you apply – the older you are the higher the premiums. By applying now, you could avoid the risk of having a future change in health disqualify you from obtaining coverage. Not everyone who applies will be approved. Certain medical conditions or combination of conditions will prevent some employees from being approved for coverage.

For information about what long term care insurance is, who should purchase it, what you should look for in a policy, and how much insurance you should buy, go to the LTC feds website or OPM website listed above or you may contact long term partners at 1-800-582-3337. You can also read frequently asked questions about the program at www.ltcfeds.com.

Life Insurance
(*Reference:* www.opm.gov/insurance)

Federal Employees Group Life Insurance (FEGLI) is group term insurance that has no cash or paid-up value. Initial enrollment requires no physical examination or proof of insurability. The premiums for basic insurance are paid through payroll deduction and are shared by you and your agency.

You will need to decide whether or not you want life insurance coverage and how much. You are *automatically covered* under the basic life insurance on your first day in a pay and duty status unless you waive it before the end of the first pay period after entering on duty. If you decline life insurance within your first 60 days of employment, you must wait one calendar year to enroll. Then you must get a physical examination, at your expense, and apply to FEGLI for approval to enroll.

You may also elect optional life insurance during your first 60 days of employment by completing SF-2817, which is available at www.fedforms.gov under forms for federal employees, and it is also in Outlook's public folders under Forms, OPM. You must have the basic insurance in order to elect optional coverage. If you do not waive the basic insurance and do not make an election for optional insurance, you are considered to have waived the optional insurance.

The FEGLI program is not part of the annual Federal Benefits Open Season.

The following coverage is available:

- *Basic Insurance* – Is equal to your salary, rounded to the next even $1,000, plus $2,000. Basic insurance includes accidental death and dismemberment coverage for employees.

Plus, there are three types of Optional Insurance that you pay the full cost of*:*

- *Option A – Standard:* $10,000 of insurance. Option A includes accidental death and dismemberment insurance for eligible employees.

- *Option B – Additional:* Is equal to 1,2,3,4 or 5 times your annual rate of basic pay after rounding it up to the next even $1,000.

- *Option C – Family:* Coverage for your spouse and all of your eligible dependent children. You can elect 1,2,3,4 or 5 multiples. Each multiple is equal to $5,000 for your spouse and $2,500 for each eligible child.

For further information about the FEGLI Program including a calculator to determine cost and level of benefit coverage, go to www.opm.gov/insurance.

Designation of Beneficiary

If you die while you are a Federal employee, payments will be made in a particular order set by law for:

- Life Insurance (FEGLI)
- Unpaid Salary
- Thrift Savings Plan funds
- Retirement lump sum

If you do not have a designation of beneficiary on file, the first person(s) listed below who is alive on the date the payment becomes due is paid:

- Your widow or widower;
- Your child or children (descendants of a deceased child may qualify);
- Your parents in equal shares or all to the surviving parent;
- The administrator or executor of your estate, or;
- If none of the above, your next of kin as determined under the laws of the state in which you live.

If you are satisfied with the order for payment listed above, you do not have to take any action. But if you want these funds to be paid to someone else, you need to file a designation of beneficiary for that program. You can request information and appropriate forms from the Office of Human Resources.

The appropriate forms for designating beneficiaries are:

- *Life Insurance:* SF-2823, Designation of Beneficiary
- *Retirement:* FERS SF-3102, Designation of Beneficiary/FERS
  CSRS SF-2808, Designation of Beneficiary/CSRS

Note: These forms do not affect the right of any person who is eligible for survivor annuity benefits.

- *Thrift Savings Plan:* TSP-3, Thrift Savings Plan, Designation of Beneficiary
- *Unpaid Compensation:* SF-1152, Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee

Retirement Plans
(*Reference:* www.opm.gov/retire/index.aspx)

The federal government offers a retirement program that helps provide financial security for you and your family. There are four federal retirement systems:

- ***Federal Employees Retirement System-Revised Annuity Employees (FERS-RAE).*** FERS-RAE generally covers most employees hired on or after January 1, 2013 and who would normally be placed in FERS.
- ***The Federal Employees Retirement System (FERS).*** FERS generally covers most employees hired on or after December 31, 1983.
- ***The Civil Service Retirement System (CSRS).*** CSRS generally covers employees hired before 1984.
- ***The Civil Service Retirement-Offset System.*** CSRS-Offset covers employees rehired by or transferred to NCUA who have five or more years of civilian service before January 1, 1987. Their CSRS contributions are offset by the amount of Social Security taxes paid.

FERS and FERS-RAE

Most new employees are automatically covered by one of these two plans. It is a single retirement plan, but it provides benefits from the following three sources:

- *Basic Benefit Plan.* This is financed by small contributions from you and much larger contributions from the Government. Your contributions are automatically deducted from your salary. If you leave the Federal Government before retirement, you can take all of your basic benefit plan contributions, and you will receive market rate interest if you have more than one year of service. If you leave and leave your money in the fund, depending on the number of years of service you have, you may be eligible for a deferred or postponed annuity. If you stay until retirement age, you can retire when you meet age and service requirements and receive an annuity from the Office of Personnel Management.

- *Social Security.* You pay full social security taxes and to qualify for retirement benefits, you must have paid taxes for at least 10 years (or 40 quarters) over the course of your lifetime. If you leave the Federal government before retirement, you can continue to earn social security credits through other employment. You can elect to receive unreduced Social Security benefits when you reach your full retirement age or you can retire earlier and receive reduced benefits.

- *Thrift Savings Plan.* In addition, NCUA will set up a TSP account for you and will automatically contribute an amount equal to 1% of your basic pay each pay period into it. These contributions are made whether or not you contribute your own money into the TSP. See the section on TSP below for details.

CSRS

CSRS is a single benefit retirement plan with one payroll deduction to the basic benefit plan. Retirement benefits are financed by contributions paid by you and much larger contributions from the Government. If you leave prior to becoming eligible for retirement, you can either leave your money in the plan or take it out. If you have more than one year of service, but less than five years of service, contributions withdrawn are refunded with interest at 3 percent. If you leave your money in the retirement fund and have at least 5 years of service, you can elect to receive a deferred annuity at age 62. If you stay until retirement age, you can retire when you meet age and service requirements and receive an annuity from the Office of Personnel Management.

CSRS allows you to save extra tax-deferred money for retirement in the Thrift Savings Plan as well, but you do not receive matching contributions. See the section on TSP below for details.

For additional information on the retirement program visit www.opm.gov/retire.

CSRS-OFFSET

The CSRS Offset plan is a plan that is similar to the CSRS except that you also pay social security taxes and receive a benefit from social security when eligible. The value of your social security benefit is offset from your CSRS annuity. The offset occurs at age 62, if retired or at retirement if after age 62.

Thrift Savings Plan (TSP)
(*Reference:* www.tsp.gov)

The TSP is a tax-deferred retirement savings and investment plan offering benefits similar to corporate 401(k) plans. It lets you save part of your income for retirement, *receive matching contributions from NCUA if you are covered by FERS*, and reduce your current taxes. Check the TSP website or ask your regional office or OHR for the current contribution limits (the yearly amount of contributions you can make).

The participation rules for CSRS and FERS employees are different. Visit the TSP website at www.tsp.gov for current TSP rules.

NCUA must enroll employees under FERS or CSRS who are *newly hired or re-hired after a break in service of more than 30 days* in the TSP at a contribution rate of 3% of their basic pay each pay period. The contributions will be invested in the Government Securities (G Fund) until the employee makes a contribution allocation with TSP. A notice will be sent to those employees who will be automatically enrolled. Employees may opt out of the automatic enrollment process by completing Form TSP-1.

Once hired, TSP will create your account and you will be able to make on-line changes via Employee Express or www.TSP.gov.

Your TSP account pays out at retirement, disability, death, or termination of federal service. You may also request a TSP loan or make in-service withdrawals if you meet the requirements for doing so.

NCUA Savings Plan (401(k) plan) - (*References:* BU Employees – CBA Article 9, Section 7)

NCUA will automatically contribute 3 percent non-elective deferral to your individual account. Your 3 percent non-elective deferral will be automatically invested in the plan's default fund. The default fund is based on your date of birth and an anticipated retirement age of 55, as shown in the following table.

If you were born between these dates:	Your default investment fund:
On or prior to 12/31/1960	Wells Fargo Advantage Dow Jones Target 2010 Fund Institutional Class*
1/1/1961 – 12/31/1970	Wells Fargo Advantage Dow Jones Target 2020 Fund Institutional Class*
1/1/1971 – 12/31/1980	Wells Fargo Advantage Dow Jones Target 2030 Fund Institutional Class*
1/1/1981 – 12/31/1990	Wells Fargo Advantage Dow Jones Target 2040 Fund Institutional Class*
1/1/1991 and later	Wells Fargo Advantage Dow Jones Target 2050 Fund Institutional Class*

NCUA's matching contributions are based on whether Congress has enacted an annual wage freeze. The following chart shows NCUA's and your annual contributions on a cumulative basis through 2014.

CBA Year	*Pay Frozen in Year 2013 & 2014*			*No Pay Freeze in Year 2013 or 2014*		
	Percent Of NPR + LOC%	*Employee Matching Contribution*	*Year's Combined Total*	*Percent Of NPR + LOC%*	*Employee Matching Contribution*	*Year's Combined Total*
2013	3.0%	1.0%	4.0%	3.0%	0.5%	3.5%
2014	3.0%	2.0%	5.0%	3.0%	1.0%	4.0%

Once hired, you may access your 401(K) account by going to https://www.wellsfargo.com/retirementplan and selecting the "First Time User" link.

Awards - (*References:* BU Employees – CBA Article 36; Non-BU Employees - NCUA Personnel Manual, Chapter 7)

The Incentive Awards program recognizes top employees. These awards take the form of cash or other honors. There are five main types of awards, as follows:

- *Of-The-Year Award:* Given at the annual Incentive Awards Ceremony, these awards recognize employees considered to have made the most significant contributions in their positions: examiner, specialized examiner, supervisor, specialist, administrative support, office or field team, EEO, or serving the underserved.

- *Special Acts (Cash Award):* This is a cash award based on a one-time nonrecurring contribution performed in connection with official employment.

- *Time Off From Duty Award:* An employee may be granted time off in recognition of a superior accomplishment that contributes to the quality, efficiency, or economy of government operations. It is NCUA's policy that time off awards must be scheduled within 120 days of receipt and used within a year.

- *On-the-Spot Award:* NCUA supervisors may issue unlimited on-the-spot awards each calendar year to recognize employees for outstanding work performance without further review or approval. A list of available awards is included on the NCUA Central site under Employee Relations.

- *Customer Service Award:* This award is to emphasize the importance of outstanding customer service. It is given by NCUA management in appreciation for important actions that sometimes go unrecognized.

Employee Assistance Program (*References:* BU Employees – CBA Article 34, Section 13; Non-BU Employees - NCUA Personnel Manual, Chapter 12)

NCUA partners with Federal Occupational Health (FOH) to provide confidential Employee Assistance Program (EAP) services at no cost to employees.

There are many challenges that may arise that employees may need assistance with. The EAP service is available 24 hours a day, 7 days a week. You need not contact NCUA to use this service.

EAP is available to answer questions or make arrangements for 6 free convenient counseling sessions with licensed counselors. These counselors can help with personal issues that may affect work/life such as:

- Crisis
- Addictions
- Relationship Issues
- Legal Concerns
- Financial Concerns

To make a confidential EAP appointment call 1-800-222-0364. You can also access EAP services on the web at www.FOH4you.com or www.foh.dhhs.gov.

Transit Subsidy (*References*: BU Employees – CBA Article 9, Section 6; Non-BU Employees - NCUA Travel Policies and Directives)

The Transportation Subsidy Program is a program of financial incentives designed to encourage employees to use mass transit for commuting to and from work. NCUA reimburses non-field employees for the actual cost of public transportation to and from

an Agency-provided workspace to the extent permitted by the Internal Revenue Service (IRS). Non-field employees interested in participating in the transit subsidy program should notify their supervisors.

Health Examination Program (*References*: NCUA Instruction 1231.7 (Rev. 5) dated April 28, 2009 and Skin Screening memorandum signed May 27, 2009.

NCUA's Health Examination Program offers a physical examination and skin screening to employees who have been employed with the agency for one year and are age 35 and older. You have the option of using NCUA's medical contract provider or your personal physician. If you choose to use your personal physician, NCUA will reimburse you for any portion of the bill not paid by your health insurance. Reimbursement may not exceed the amount the agency would have paid the contract provider for the physical examination.

NCUA also reimburses employees age 40 and over having a Colonoscopy for the portion of the bill not paid by the employee's health insurance. Reimbursement may not exceed the amount the agency would have paid the contract provider for the examination.

Grade	Age	Eligibility
SSPs and Board Members	Any Age	Every year
CU Employees	35-39	Every three years
CU Employees	40-49	Every two years
CU Employees	50 and older	Every year

Health and Safety

(*References:* BU Employees – CBA Article 34; Non-BU Employees - NCUA Personnel Manual, Chapter 13)

Employees must follow:

- Safe procedures when driving, lifting, typing, or performing any work-related tasks.

- Building fire safety procedures and occupant emergency plans.

When Injured At Work

Notify your supervisor - You must report every job-related injury as soon as possible to your supervisor who will notify the Office of Human Resources (OHR).

Complete Form CA-1, Federal Employee's Notice of Traumatic Injury and Claim for Continuation of Pay/Compensation by going to https://www.ecomp.dol.gov/# and clicking on "File a Form".

Form CA-1 must be completed as soon as possible but not later than 30 days after the date of the injury.

Obtain medical care

If an injury requires medical treatment, your supervisor should promptly contact OHR and request Form CA-16, Authorization for Examination and/or Treatment. In an emergency (where there is no time to request a Form CA-16), your supervisor may authorize medical treatment by phone and then forward the completed form to the medical facility within 48 hours.

Workplace Violence

Violence in the workplace has become an increasingly serious concern. The way to prevent violence is by communicating openly and honestly, supervising caringly, and encouraging employees to become involved and develop themselves personally and professionally. NCUA has zero tolerance for acts or threats of physical violence, including intimidation, harassment, or coercion. You should report any threatening behavior, veiled or explicit, to management for investigation. By being vigilant, you can reduce the chances of becoming a victim of assault, sexual attack, robbery, theft, or terrorism.

Training

(*References:* BU Employees – CBA Article 21; Non-BU Employees - OHR's Training Guide)

Once a year, you and your supervisor complete an Individual Development Plan (IDP) for you. The IDP lists the training or developmental activities you may take during the coming year. Your training and developmental activities must be work-related. The primary purpose of training is to improve your performance in your current job. Examples of training and developmental activities include:

- Formal classes
- Self-paced computer-based training
- Reading books or journals
- Correspondence courses
- Conferences
- Special projects
- Developmental details
- Special developmental programs

Veterans Educational Benefits Program (VEBP)

Department of Veterans Affairs On-the-Job & Apprenticeship Training Program

The Department of Veteran Affairs has approved NCUA's Examiner Training Program, which allows qualified Veterans to utilize their VA educational benefits while attending entry-level training. Meaning, qualified Veterans will receive a monthly education benefit paid by the VA. Participation requirements are the same for all GI Bill programs, but the monthly benefit amount varies depending on the program the veteran elects to use.

The veteran is responsible for applying for this benefit with the VA. GI Bill payments are issued monthly after certification is received from the regional certifying official at NCUA. The Regional Certifying Official (DMS) will only certify that the employee is still participating in OJT/Levels training. The VA makes the final determination and renders all payments to the veteran. To apply for this benefit, please visit http://www.gibill.va.gov/ and click on the "Apply for Benefits" link.

Employee Personnel Self-Service

Employee Express (www.employeeexpress.com)

Employee Express is an innovative automated system that empowers Federal employees to initiate the processing of their discretionary personnel-payroll transactions electronically. In order to access Employee Express, you need a Login ID and Employee Express Password. Your password will be issued to you within six to ten weeks of your entry of duty date.

Employee Express eliminates the need for completing and submitting paper forms by allowing you to process changes electronically. A variety of discretionary personnel and payroll transactions (e.g., changes to Financial Allotments, Health Benefits, Thrift Savings Plan, Direct Deposit, Federal and State Taxes and Home Address) can be performed. You can access Employee Express anytime, 24 hours a day, seven days a week, by touch-tone phone and through the Internet to process changes or to review current information.

Upon confirmation and completion of a transaction, Employee Express provides the effective date of the transaction and the latest date it should appear on your Earnings and Leave Statement. At the end of each web transaction, you will be given an opportunity to request confirmation by e-mail. This confirmation is only to confirm that Employee Express has transmitted your action to GSA payroll.

Employees are responsible for reviewing their earnings and leave statements for accuracy. In cases of overpayment, NCUA will recover from the employee to the extent permitted by law.

Electronic Official Personnel Folder (eOPF)

Your Official Personnel Folder is available online via the eOPF Application. eOPF provides electronic, web-enabled access to view and manage employment documents. eOPF includes stringent security measures that ensure the integrity of the system and your documents. Additionally, all activity performed in the eOPF solution is logged and can be accessed through various reports by authorized users.

Your eOPF benefits include:

- Immediate access to your files
- An option to view or print your official personnel folder
- Email notifications when documents are added to your file
- Enhanced accuracy, portability and security of official personnel records

- Increased accountability through an audit trail of who accesses your OPF and why
- Speedier and more efficient records transfer within Federal agencies
- Timely and accurate data retrieval for retirement claims processing

Instructions on how to access your eOPF are available on the OHR site on NCUACentral at http://ncuacentral/OHR/class staff/eOPF Documents/eOPF_Tips_Employee Self Service.doc.

Comprehensive Human Resources Integrated System (CHRIS)

The CHRIS Employee Self-Service View is easy-to-use and brings key information together in one place, which allows for quick access to your personnel information. You have secure, real-time access to view your Assignment, Position, Personal information, Salary, Benefits, Awards and Bonuses, Performance, Personnel Actions, Clearance, Training and Leave.

Instructions on how to access CHRIS are available on the OHR site on NCUACentral at http://ncuacentral/OHR/class staff/eOPF Documents/CHRIS New User Registration1.doc.

If you have any questions concerning this Handbook, please contact the Office of Human Resources (OHR).