

Questions and Answers: Measuring Service to Members

On-Site Visits at Credit Unions

Q1.) I would like to have my credit union's data included. How can I find out if my credit union was selected?

A1.) Federal credit unions were randomly selected, using a statistically sound method, for participation in the initial data gathering process. If your credit union was selected, you will be contacted by a NCUA examiner prior to the on-site visit.

While we appreciate your desire to volunteer, we cannot add more participants to the initial group since that would invalidate the random sample. If additional data is collected through a survey, then NCUA would welcome voluntary participants at that time.

Q2.) My district examiner told me that my credit union was selected for the program. What will I need to do?

A2.) An examiner will visit your credit union to review a sample of loan files and other information that accurately describes your membership and the services your credit union provides. The examiner will discuss services provided and outreach efforts made to your members with your CEO/manager or other appropriate staff. Your credit union will also be asked to provide an AIREs share and loan download. **Please do not encrypt member street addresses, cities, or zip codes.** You may encrypt social security numbers, if desired. Please refer to LTCU 03-CU-05, *Expanded AIREs Loan and Share Record Layout Specifications*, for details regarding the AIREs file layouts.

Q3.) My credit union has been selected for an on-site visit. How can I tell if my data is favorable? Will the examiner who collects my data provide me with the results?

A3.) The on-site visit will **not** result in conclusions about individual federal credit unions nor will data be classified as favorable or unfavorable. Credit unions have unique fields of membership and NCUA has not established criteria for evaluating the preliminary data. Examiners tasked with collecting information have been instructed not to compare or share data collected from multiple credit unions or to make personal judgments about this data. At this time, you will not be provided a copy of the data collected.

Q4.) My credit union was not scheduled for a NCUA examination during 2006. I was recently notified that my credit union has been selected for an on-site visit. Does this mean that my credit union will also receive an examination report or be assigned different CAMEL codes?

A4.) No. Although this data collection program is part of NCUA's examination process, participation will not trigger issuance of an examination report or assignment of CAMEL codes based solely on the data collected.

Q5.) When will the program begin?

A5.) NCUA plans to begin collecting preliminary data from federal credit unions in late February 2006.

Q6.) If I am selected for an on-site visit, what can I do to prepare? Will my district examiner be coming on-site to my credit union to collect this information?

A6.) No special preparation is necessary. The NCUA examiner will request a standard AIREIS share and loan download that contains un-encrypted member location information. After receiving the download, the examiner will select and review a sample of loan files. The loan sample will usually range from 35 to 96 loans, depending on the number of loans in your credit union's portfolio.

Because the review of member data is a pilot program, only a small group of examiners has been trained on the process. Therefore, the on-site visit may be performed by an examiner who is not your 2006 district examiner.

Program to Measure Service

Q7.) My credit union has ideas about how to effectively measure service. Can I share these ideas with NCUA?

A7.) Yes. NCUA welcomes credit union suggestions about how to measure service. You can provide this information via electronic mail to measurement@ncua.gov or directly to Mary Rupp, Secretary of the Board, at NCUA, 1775 Duke Street, Alexandria, VA 22314.