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CONGRESSIONAL REPORT • April 2017

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Plain Writing Act Compliance 2016–2017  
National Credit Union Administration

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NCUA is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions. With the backing of the full faith and credit of the United States, NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of nearly 107 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions.

At [MyCreditUnion.gov](https://www.mycreditunion.gov) and [Pocket Cents](#), NCUA also educates the public on consumer protection and financial literacy issues.



## Plain Writing Act Compliance Report 2016–2017

### Introduction

The [Plain Writing Act of 2010](#) requires public communications by federal agencies to follow clear and concise “plain writing” principles. NCUA’s mission is to promote confidence in the national system of cooperative credit, and part of the fulfillment of that mission is providing “communication that the public can understand and use,” as set forth in the Act.

Compliance with the requirements of the Act is a priority for NCUA leadership, managers, and staff, and the agency works continuously to improve its performance. We are pleased to provide this report for the 2016-2017 compliance period, completing the sixth annual review of NCUA’s compliance with the Act.

### Initial Requirements

The Act mandates six core actions and four additional requirements agencies must fulfill in order to maintain compliance with the law:

#### *Core Actions*

- Designate one or more senior officials within the agency to oversee the agency’s implementation of the Act.
- Communicate the requirements of the Act to the employees of the agency.
- Train employees of the agency in plain writing.
- Establish a process for overseeing ongoing compliance of the agency with the requirements of the Act.
- Create and maintain a plain writing section of the agency’s website that is accessible from the homepage of the agency’s website.
- Designate one or more points-of-contact to receive and respond to public input on agency implementation of the Act and the reports required by the law.

#### *Additional Requirements*

- The plain writing website for the agency must inform the public of the agency’s compliance with the requirements of the Act. The website must also provide a

mechanism for the agency to receive and respond to public input on the agency's implementation of the Act and required reports.

- Each agency shall use plain writing in every covered document of the agency that the agency issues or substantially revises.
- The head of each agency shall publish on the plain writing section of the agency's website a report that describes the agency's plan for compliance with the requirements of the law.
- The head of each agency shall publish on the plain writing section of the agency's website an annual report on agency compliance with the requirements of the law.

### **Plain Writing Officer and Infrastructure**

NCUA's Director of the Office of Public and Congressional Affairs is the senior official designated to be responsible for implementing the Act and to serve as agency point-of-contact to receive and respond to public input. Questions or comments concerning the agency's efforts to promote plain writing may be sent by email to [plainwriting@ncua.gov](mailto:plainwriting@ncua.gov).

NCUA continually educates staff about plain writing requirements and produces public documents that are easier for public audiences to understand and use. Examples of those efforts are listed below.

NCUA maintains a [plain writing webpage](#) that meets the Act's requirements for accessibility to agency implementation and compliance reports. The webpage also provides an email address for members of the public to send comments.

### **Review and Improvement of Agency Communications**

NCUA continuously reviews its print communications in an effort to improve clarity and readability. During 2016-2017, those activities included:

- Following the standard contract bidding process, the Office of Public and Congressional Affairs retained a consulting firm experienced in plain writing and compliance with the Act, Kleimann Communication Group, to review and make recommendations for improvement to three agency communications vehicles: the [NCUA.gov](http://NCUA.gov) website, the [NCUA Report](#) newsletter, and press releases.
- Kleimann completed its first-year work and submitted a report assessing NCUA's 100 most-viewed web pages and recommending areas for

improvement. PACA and the Office of the Chief Information Officer began implementing those improvements in January 2017. During 2017, Kleimann will review the newsletter and deliver recommendations. Kleimann will review agency press releases and make recommendations in 2018.

- The Office of Public and Congressional Affairs conducted a comprehensive revision of the agency's *Communications Manual* during 2016. That is now in final review, and an updated manual will be available during 2017. Chapter 2 of the *Manual*, the longest single section, is devoted to plain writing.
- The agency continued to provide several plain writing guidelines and resources, including training through the [PlainLanguage.gov](http://PlainLanguage.gov) website, the agency's internal online Learn Center, and a plain writing guide available on the agency's SharePoint site.
- The Office of Public and Congressional Affairs posted weekly plain writing tips in the agency's internal employee newsletter.
- NCUA offices continued to make use of templates created by the agency for memorandums, reports, and correspondence that incorporate plain writing principles and help ensure consistency and clarity in agency communications.
- The Office of Examination and Insurance integrated two new technical writers into its communications program, and they serve as gatekeepers for all outgoing written communications, including ensuring use of plain writing.

### Staff Training

NCUA offices provided plain writing training to their staffs in workshops as well as routinely incorporating discussions of plain writing principles in meetings. In addition to formal training, NCUA's offices regularly review documents for compliance with those principles, provide feedback to employees, and include adherence to plain writing as part of annual staff appraisals.

Training during 2016-2017 included:

- The Office of Public and Congressional Affairs worked with the Office of Human Resources to develop and deploy a three-module online plain writing video training program. Completion was mandatory for all NCUA employees.
- In addition to the video training, the Office of Human Resources hosted the following plain writing education activities:
  - Seven one-day plain writing sessions for all new examiners as part of their Skills Training Examiner Practice training, with 152 attendees.

- Two one-day writing-for-examiners refresher classes, with 36 attendees.
  - A one-day specialized writing-for-administrators class, with 11 attendees.
  - An online tutorial on the Plain Writing Act, which is required of all new employees, with 59 attendees.
- Staff of the Office of Consumer Financial Protection and Access received plain writing training as part of the office’s annual staff meeting.

### Communications Products

- The Office of the Chief Financial Officer employed plain writing principles to improve readability of the agency’s [2016 Annual Report](#), the [2016-2017 Annual Performance Plan](#), the [2017-2021 Strategic Plan](#), and materials posted on the agency’s [Budget and Supplementary Materials webpage](#) that explain NCUA’s budget, the annual operating fee and overhead transfer rate, and the Share Insurance Fund equity ratio and premium projections.
- The Office of Small Credit Union Initiatives created several public information documents that incorporated plain writing, including:
  - The [Credit Union Leadership Resource Manual](#), which helps educate credit union managers, boards of directors, and volunteers about the history of credit unions and NCUA, about examination and compliance subjects, and about strategies and resources to aid credit unions in their development and expansion.
  - The [Community Development Financial Institutions resource webpage](#), which contains information about the benefits available to credit unions that are certified and explains the certification process.
  - The [Community Development 2016 Grant Round Reimbursement Guide](#), which provides credit unions with step-by-step instructions to help them in seeking reimbursement under one of the Small Credit Union Initiatives Community Development Revolving Loan Fund grant offerings.
- The Office of Consumer Financial Protection and Access applied plain writing principles in the development of new content for the [MyCreditUnion.gov](#) consumer information website, improving the site’s structure and navigation and employing graphics and multimedia materials.
- The Office of Consumer Financial Protection and Access also incorporated plain writing principles in several other communications products including:

- Updated web content concerning consumer financial protection and coverage under the Share Insurance Fund.
- Improved regulatory alerts and other communications to credit unions concerning reporting requirements under the Home Mortgage Disclosure Act and fair lending.
- Educational materials including a summary of the agency's new field of membership rule and regulatory changes to the [Chartering and Field of Membership Manual](#).
- In 2016, the Office of Examination and Insurance incorporated plain writing principles as it began the process of converting all technical materials and manuals into an electronic format, including a complete re-writing of the agency's Examiners' Guide.
- The Asset Management and Assistance Center worked with the Office of Public and Congressional Affairs to update its liquidation brochure, which included revisions to better conform to plain writing principles. The Asset Management and Assistance Center also continued development of templates used for correspondence to credit union members and to creditors during liquidations to reflect plain writing principles.
- The Office of Public and Congressional Affairs continued to produce the agency's flagship print product, the [NCUA Report](#) newsletter, which is written in accordance with plain writing principles. The newsletter, which includes columns from NCUA Board members and articles on agency initiatives and a variety of regulatory and supervisory subjects, has approximately 6,200 print subscribers and drew 113,666 online page views in 2016.
- The Office of Public and Congressional Affairs worked with the offices of Consumer Financial Protection and Access, Small Credit Union Initiatives, and the Chief Economist to produce videos with scripts and graphics that incorporated plain writing principles. These included one video for Consumer Financial Protection and Access, three for the Chief Economist, and four multi-installment training video series for Small Credit Union Initiatives.
- The Office of Public and Congressional Affairs continued to assist the Office of Small Credit Union Initiatives in the production of the latter's monthly online newsletter, [FOCUS](#). Public and Congressional Affairs reviewed each issue for compliance with plain writing guidelines.

- Office of Public and Congressional Affairs staff served as reviewers and editors of various agency reports—including the agency’s [annual report](#), the [No Fear Act report](#), the Office of Small Credit Union Initiatives’ Community Development Revolving Loan Fund report to Congress, and the [Office of Minority and Women Inclusion](#) annual report to Congress—to ensure adherence to plain writing requirements.