

HOW TO DO BUSINESS WITH THE NATIONAL CREDIT UNION ADMINISTRATION (NCUA)

About NCUA

In 1934, President Roosevelt signed the Federal Credit Union Act as part of the New Deal to make credit available and promote thrift through a national system of nonprofit, cooperative credit unions.

Although NCUA started as the Bureau of Federal Credit Unions and was first housed at the Farm Credit Administration, it eventually became an independent federal agency in 1970. NCUA has the important task of insuring a safe and sound credit union system. In the event of a credit union failure, NCUA pays depositors up to the insurance limit and recovers as much money as possible from the failed credit union's assets. The U.S. Federal Government insures depositors up to \$250,000 per depositor, whether the failed credit union's deposits are assumed by a healthy credit union or not. NCUA is also responsible for managing the insurance fund used to protect the failed credit union's depositors and to minimize all losses not protected by the deposit insurance.

Please go to this link (<http://www.ncua.gov/about/History/Pages/History.aspx>) to read more about NCUA's history.

How NCUA is Organized

NCUA is comprised of 5 Regional Offices, the Asset Management Assistance Center (AMAC), and the Agency's Central Office. NCUA's regional offices carry out the annual examination process for federally insured credit unions and report on the financial and operational soundness of the system. NCUA's Asset Management and Assistance Center, which is located in Austin, Texas, conducts credit union liquidations and performs management and recovery of assets. Additionally, AMAC assists NCUA regional offices with the review of large complex loan portfolios and actual or potential bond claims. Its staff also participates extensively in the operational phases of conservatorships and records reconstruction. NCUA's Central Office, which is located in Alexandria, VA, provides support and guidance to its regional offices, and is comprised of 14 divisions.

NCUA Central Office is comprised of the following divisions:

- **Office of the Executive Director (OED)** – Responsible for the agency's daily operations. The executive director reports directly to the NCUA Chairman. All regional and central office directors report to the executive director. NCUA's Equal Opportunity Program is included in this office. Also included is NCUA's strategic planning program, which directs the agency's planning process, and tracks and reports on goal achievement.
- The **Office of Examination and Insurance (E&I)** - Provides national guidance for NCUA's supervision program ensuring the safety and soundness of federally insured credit unions. Within E&I, the Division of Supervision oversees NCUA's examination and supervision program. The Division of Risk Management

oversees the agency's credit union problem resolution program and compiles the financial data submitted quarterly by all federally insured credit unions.

- **Office of Public & Congressional Affairs (PACA)** - Handles federal legislation and serves as NCUA's liaison with Capitol Hill and fellow government agencies. PACA is also the source of information about NCUA and its functions for the public, credit unions, league and trade organizations, and the media.
- **Office of General Counsel (OGC)** - Addresses legal matters affecting NCUA. These duties include representing the agency in litigation, executing administrative actions, interpreting the Federal Credit Union Act and NCUA Rules and Regulations, processing Freedom of Information Act requests, advising the Board and the agency on general legal matters, and drafting regulations designed to ensure the safety and soundness of credit unions.
- **Office of Capital Markets (OCM)** – Develops agency policies and procedures related to credit union investments and asset liability management (ALM), and the office assists examiners to evaluate ALM and investment issues in credit unions. OCM also provides expert advice to the Board on ALM and investment issues and oversees the day-today operation of the Central Liquidity Facility.
- **Office of the Chief Financial Officer (OCFO)** - Responsible for agency budget preparation and management, ongoing finance and accounting functions, facilities management and procurement, as well as the billing and collection of credit union assessments.
- **Office of Corporate Credit Unions (OCCU)** - Supervises the corporate credit union system. Corporate credit unions provide a variety of investment services and payment systems for other credit unions. There are 26 corporate credit unions, including four bridge corporates which are under NCUA conservatorship, which range from \$181 million to \$18.4 billion.
- **Office of Small Credit Union Initiatives (OSCU)** - Supports two primary roles of assisting the agency's risk mitigation program and fostering credit union development, particularly the expansion of services provided by small credit unions to all eligible consumers. OSCUI fulfills these roles through training sessions, customized assistance, financial assistance, chartering assistance and partnership opportunities.
- **Office of the Chief Information Officer (OCIO)** - Responsible for managing NCUA's automated information resources. This work 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.
- **Office of Human Resources (OHR)** – Provides a full range of human resources functions to all NCUA employees. The office administers recruitment and merit promotion, position classification,

compensation, employee records, training, employee benefits, performance appraisals, incentive awards, adverse actions and grievance programs.

- **Office of Inspector General (OIG)** - Promotes the economy, efficiency and effectiveness of NCUA programs and operations, and detects and deters fraud, waste and abuse, thereby supporting NCUA's mission of monitoring and promoting safe and sound federally insured credit unions. OIG conducts independent audits, investigations and other activities, and keeps the NCUA Board and U.S. Congress fully and currently informed of their work.
- **Office of Consumer Protection (OCP)** - Created in 2010 to demonstrate the increased importance NCUA is placing on consumer protection. OCP is responsible for consumer compliance policy, program and rulemaking, fair lending examinations, interagency coordination for consumer protection and compliance issues, member complaints, financial literacy programs, and ombudsman functions. It also handles chartering, charter conversions, bylaw amendments, field of membership expansions, and low income designations.
- **Office of the Chief Economist (OCE)** – Supports NCUA's safety and soundness goals by providing economic intelligence and enhancing NCUA's understanding of emerging microeconomic and macroeconomic risks, producing meaningful and robust modeling and risk identification tools, participating in agency and inter-agency policy development, and developing new initiatives.
- **Office of Minority and Women Inclusion (OMWI)** – Created in response to the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. OMWI oversees Dodd– Frank Act requirements relating to diversity, civil rights and the promotion of minority and women hiring and contracting practices throughout the credit union industry.

PROCUREMENT AT NCUA

Division of Procurement and Facilities Management

The Division of Procurement and Facilities Management (“DPFM”), which resides within the Office of the Chief Financial Officer, is responsible for procuring all goods and services for the Agency. DPFM is headquartered in Alexandria, VA. The NCUA contracting area purchases a variety of products and services to meet a wide range of needs throughout the Agency. Procurement actions span across various program offices, ranging from asset management to training services to information technology purchases.

NCUA's Procurement Process

Unlike the majority of the U.S. federal agencies, NCUA is not subject to the Federal Acquisition Regulation (“FAR”). Notwithstanding, the Agency has established a set of rules and procedures, using the FAR rule as a broad guideline, to conduct its procurement policy fairly and to ensure adequate

competition. NCUA also uses solicitation and contracting documents that are different from those used by federal agencies bound by the FAR. NCUA's specific procurement rules offer a simpler process for vendors to do business with the Agency.

Another distinction between NCUA and other federal agencies is the manner in which the Agency advertises its solicitations. NCUA develops its source lists for solicitations from a variety of information sources. Also, whereas the FAR requires procurements over \$25,000 to be listed in FedBizOpps, NCUA is not required to use this system to advertise solicitations. Although NCUA may use FedBizOpps from time to time, the Agency typically generates vendor lists from market research performed by its program offices, its own vendor database, the Central Contractor Registration, the GSA schedule, or referrals from the Office of Minority and Women Inclusion.

Similar to other agencies, NCUA uses competitive solicitations to acquire the goods and services it needs. NCUA Program Offices, along with DPFM (the "Procurement Team"), create the solicitation, which stipulates the acquisition requirements and scope of work. The Contracting Officer determines the appropriate type of procurement. Upon receipt of bids or proposals, the Procurement Team reviews and evaluates the vendor proposals and determines the vendor that offers the best value for ultimate award. Best value decisions at NCUA are based on internal business judgments that take into account various factors, such as capability, capacity, past performance, and price. The lowest cost bidder does not always represent the best value to meet NCUA's mission. Price is one of various competitive elements and does not assure a contract award.

Procurement Classifications

Simplified Acquisition Method

The simplified purchase method permits a cost effective and expedient process in the acquisition of goods and services. At NCUA, the simplified purchase method is well suited for non-complex requirements of \$100,000 or less. To determine whether a requirement is complex or not, the requesting office evaluates various elements of the procurement such as whether:

- a. The performance period is short
- b. The award requires minimal administration
- c. The award is based on price only or a limited technical evaluation
- d. Payment is based on a single delivery
- e. Routine or recurring requirements are being purchased

The simplified acquisition method follows the guidelines below:

Procurements Under \$7,500

For procurement needs costing less than \$7,500, competitive pricing is not required. The requesting office must obtain a reasonable price from at least one responsible vendor. NCUA has determined that this acquisition method is the most cost effective for the Agency.

Procurements Under \$100,000

The requesting office must obtain three or more written competitive quotes from responsible businesses. These quotes may be submitted to NCUA via email or fax. Award documents are typically short and simple.

Formal Acquisition Method

Contracts Over \$100,000

Contracts that exceed the \$100,000 simplified acquisition threshold go through NCUA's formal purchase method, unless directed otherwise by the Contracting Officer. These purchases are typically complex in nature and require extensive technical evaluation. These requirements may be advertised in FedBizOpps or, alternatively, be effected by extending an invitation to at least 10 qualified vendors, as long as it is in NCUA's interest to do so.

Noncompetitive Procurement

NCUA may issue contract awards without competition under certain extenuating circumstances. During times of emergency, or instances where only one firm can provide the goods and services required, or where the acquisition of products and services is from a non-profit organizations employing mentally and physically challenged adults, NCUA may award a contract without competition. This method requires advanced written justification, and the concurrence of the contracting officer and NCUA's Executive Director.

Types of Acquisitions

NCUA purchases a wide variety of goods and services. During the past few years, NCUA purchased goods and services in the following areas:

- Asset Management
- Financial & Accounting Services
- Information Technology Services
- Property Management
- Human Resource Consulting

- Equipment Rental
- Facilities Support Services
- Employment Placement Services
- Mail Services
- Public Relations
- Training

NCUA Vendor Registration List

NCUA relies heavily on the System for Award Management (www.sam.gov) and the GSA Schedule whenever it conducts research to identify capable firms to perform on its contracts. Although in some limited occasions, NCUA may elect to do business with a firm that is not registered in SAM, registering in this federal registry offers prospective vendors with a better chance of participating in the Agency's contracting opportunities.

NCUA maintains a Vendor Registration List of potential contractors to support the Agency's needs in performing its mission. NCUA will use information extracted from the Vendor Registration List, as well as other sources, when generating solicitation lists for future contract requirements. Since NCUA actively does business with hundreds of vendors, there is no guarantee that all firms that register with NCUA will be included in future requests for proposals. To be included in NCUA's Vendor Registration List, please go to <http://www.ncua.gov/about/Documents/Procurement/VendorRegistration.pdf>, complete and submit the form via fax or email. Once registered, NCUA's contracting office will take into consideration your credentials for future invitations for bid, RFQ's or RFP's.

You may send any other information about you or your company's capabilities via email at OMWIMail@ncua.gov. A representative in the procurement area will confirm that your information was received. Please call 703-518-6410 with any questions you might have regarding the Vendor Registration List.

Getting Started

To be included for consideration on solicitation invitations and distribution mailing lists in your business area, you should register in the following places:

- NCUA Vendor Registration Form :
 - <http://www.ncua.gov/about/Documents/Procurement/VendorRegistration.pdf>
- System for Award Management (SAM) – <https://www.sam.gov>

- The SAM is the primary registration database for vendors seeking to do business with the U.S. Federal Government. SAM collects and stores vendor information for retrieval and use by contracting officers and others. Since NCUA creates lists of potential vendors using the SAM and other information sources, it is in the best interest of all NCUA prospective vendors to register in SAM. To register in SAM, go to www.sam.gov. SAM's home page has a "Help" tab, which includes an excellent user's guide, as well as other resources, to properly complete a SAM registration. Please note that you will need a DUNS number (<http://fedgov.dnb.com/webform>) to register in SAM.
- For more information and complete support to register in SAM, please [click here](#).
- Both SAM and NCUA's Vendor Registration are FREE of charge.

Minority and Women Owned Business (MWOB) Program

The goal of the MWOB Program is to increase the number of MWOBs that are available for and participate in NCUA contracting requirements. The Office of Minority and Women Inclusion ("OMWI) is charged with setting the standards and promoting the inclusion of MWOBs in the Agency's contracting process.

To support the inclusion of MWOBs in NCUA's contracting, the OMWI participates in MWOB vendor conferences, seminars and professional meetings. Additionally, NCUA conducts meetings and workshops to connect with and identify MWOBs. The OMWI also conducts research using the Central Contractor Registration, the Dynamic Small Business Search and the GSA Schedule to identify strong MWOB vendors that can support the Agency's mission.

To register, MWOBs may submit their firm's information by completing the Vendor Registration Form at <http://www.ncua.gov/about/Documents/Procurement/VendorRegistration.pdf>. Once you have registered your firm as a MWOB, our database maintains an updated list of MWOB vendors for ready access and reference by the Agency's program offices and the contracting area.

TO REGISTER WITH NCUA,

<http://www.ncua.gov/about/Documents/Procurement/VendorRegistration.pdf>