



The National Voice of the State Credit Union System

SELF EVALUATION REPORT OF ACCREDITATION: CONTENT & PROCEDURES

Organization

Each section of the Self Evaluation Report of Accreditation (SERA) focuses on an essential element of organizing or operating a supervisory agency:

1. Agency Administration and Finance
2. Personnel and Training
8. Examination
9. Supervision
10. Legislative Powers
11. Bonus Attributes

Agencies are asked a series of questions on a variety of topics and asked to score their performance against the established standards within each of the five sections of the SERA. Agencies are asked to submit written documentation and to provide a narrative summary of their practices. The first two sections of the SERA have been coordinated across industries between the NASCUS Performance Standards Committee (PSC) and the Conference of State Banking Supervisors (CSBS) bank accreditation governing body in order to align the expectations regarding Agency Administration and Finance, and Personnel and Training. This alignment will bring consistency to standards for regulatory agencies and facilitate the ability of combined agencies to undergo accreditation in a more time effective and efficient manner. All remaining sections focus specifically on credit union regulator functions in the realms of Examination, Supervision, and Legislative Powers respectively with an additional Bonus Attributes section recently added by the PSC.

Scoring

When scoring the agency performance against the accreditation standard, the agency, and the Accreditation Review Team (ART), will use a scoring scale as follows:

Score	Description
0	The agency does not meet the standard. There are major deficiencies in its performance of the specific criteria or there is NO performance at all.
1	The agency does not meet the standard. The agency is performing some function of the criteria, but significant improvement is needed.
2	The agency meets the standard. There may or may not be suggestions for improvement, but the agency meets the standard. This SHOULD BE the most common score given to most agencies that meet a given standard.
3	The agency exceeds the standard to a notable extent. There are no suggestions for improvement. Agency’s performance could be characterized as model/aspirational for others. <i>A score of “3” must be thoroughly supported and documented and accompanied by a narrative explanation why the agency believes their practice exceeds the standards to an extent warranting a “3”.</i>

Each standard has a weighted value, assigned by the NASCUS Performance Standards Committee (PSC), with the greater weightings on those standards most important to achieving, and maintaining, accredited status. The weightings have values ranging from two (2) to forty (40).

Purpose & Narrative

Each section of the SERA will begin with a brief statement of "Purpose." The statement of purpose describes the focus of the section and the PSC's view of how the section's standards relate to achieving accreditation.

The Narrative for each section puts the standards in perspective and help agencies consider how to best answer questions, or provide written comments, to make the case for meeting a specific standard.

SECTION 1. - AGENCY ADMINISTRATION AND FINANCE

Purpose - This section evaluates the administration of the state credit union regulatory agency and the financing of the agency's operations. Questions begin with the broad issues of agency mission and goals and then address specific areas, such as communication with other regulators, communication with industry, and adequacy of support personnel. Questions on financing address the funding mechanism for the agency and the adequacy of the budget with respect to the agency's ability to: (1) meet its supervisory requirements including chartering, licensing, examinations, and investigations; (2) provide adequate and up-to-date computer equipment; (3) monitor the agency budget; and (4) influence its budget allocation.

Narrative – Section 1 of the SERA does not require or endorse a standard management style or funding mechanism. As demonstrated by the various standards, administrative organization must be documented by way of an organizational chart, mission statement, and strategic plan. However, no specific organization structure or mission statement is prescribed. Likewise, the agency may use a variety of means to fund itself, so long as the funding is sufficient for it to meet its responsibilities (and various accreditation standards).

SECTION 2. – PERSONNEL and TRAINING

Purpose - This section evaluates various aspects of the "people" side of the agency. The criteria assume that a superior agency provides a clear, adequate and consistent set of rules for the treatment of employees. Some of the criteria address the documents related to personnel policy, e.g., policy manuals and job descriptions. Other criteria address retention of professional staff. This section also evaluates the effectiveness of an agency's chosen method to train its staff. On-the-job training, formal classroom instruction and seminars can singly or jointly comprise an adequate training program. Whatever the mix, the program should maintain a high quality of instruction and be carried out on a routine basis.

Narrative – Agencies may wish to describe special efforts in the training and education areas, especially where local conditions require specific areas of expertise (e.g., agricultural lending, business loans). Quantitative measures of formal education completed by staff can be included, even though the number of classroom hours or courses completed may not, by themselves, identify an effective training program.

CREDIT UNION SECTION 8. – EXAMINATION

Purpose - This section and the following section (Supervision) cover those areas the public most closely regards as the main activities of a state credit union agency. In addition, federal agencies, before accepting the work product of a state credit union agency, need some assurance concerning the quality of that work product. Therefore, these sections raise numerous questions regarding work product and the department's ability to carry out the necessary steps to ensure consistently competent regulation, examination and supervision.

Narrative - These narratives lend themselves to both qualitative and quantitative measurements of agency success in completely and adequately examining state-chartered credit unions. Please specifically address these criteria, giving a justification for the rating. Please note areas where agency is taking remedial/corrective action to improve.

Documentation

Documentation for this section could include a variety of agency-prepared items, including self-produced examination manuals, examination scheduling sheets, department-produced rating systems (where CAMELS Composite ratings are not used), formal statements of procedures to be followed before and after examination, and flow-sheets describing actual staff responsibilities for various examination tasks.

IMPORTANT: Do not send actual exam documents.

CREDIT UNION SECTION 9 - SUPERVISION

Purpose - Section IV evaluates the ability of the agency to foster a healthy and stable credit union system that provides the financial services credit union members demand. The section assumes that the supervisory program will provide appropriate, timely, accurate and usable information. The section also assumes that a department is best served by having the authority to carry out enforcement actions. Finally, the section assumes that a department will take thoughtful, well supported discretionary actions on a variety of applications and other supervisory matters that impact credit union safety and soundness.

Narrative – The agency should answer questions in Section IV in a manner that communicates the agency’s development and use of monitoring techniques and risk mitigation measures. The agency should identify any “outside” sources of information that it may use to increase the reliability of its program, e.g., NCUSIF, on-line computer data, outside auditor reports, FRB information, and the use of information submitted routinely by credit unions to the agency.

CREDIT UNION SECTION 10. – LEGISLATIVE POWERS

Purpose- This section evaluates a series of credit union statute and legislative issues important to maintaining a program that meets current and future regulatory and supervisory needs. This section assumes that a well- run credit union Agency will operate under a statute that is comprehensive and clear, changes as often as necessary, and places accountability with the Agency. This section also addresses the Agency's ability to draft legislation for the Governor, legislature or other appropriate office as well as to review legislation drafted by others that would affect the Agency’s regulatory and supervisory program.

CREDIT UNION SECTION 11. – BONUS ATTRIBUTES

Purpose - This section presents aspirational attributes that the PSC have determined would enhance supervision and improve an agency. These attributes are considered aspirational in that while they have been introduced by the PSC, at this time they are not formal *requirements* for achieving, or maintaining, accreditation.

However, agencies meeting these aspirational standards may score bonus points that will be added to their total accreditation score. Agencies not meeting these aspirational standards do not “lose” any points.

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-A. Mission Statement, Strategic Plan and Organizational Chart	STANDARD 1-A: The agency must have a mission statement and a strategic plan. The strategic plan should be reviewed annually and include measurable goals with assigned accountability. The agency must meet or be in process of meeting the desired goals as stated in the plan. A succession plan, either formal or informal, should be developed for the agency. The agency must have an up-to-date organizational chart indicating direct lines of responsibility that correspond to supervisory roles and job descriptions. Note: Job descriptions are further evaluated in the Personnel Section 2.	1	The agency has a strategic plan.	Yes / No / Other / N/A	8
		2	The agency has a mission statement.	Yes / No / Other / N/A	8
		2.1	If yes, please include mission statement below.		8
		3	The strategic plan has been reviewed in the past 12 months.	Yes / No / Other / N/A	8
		3.1	If yes, date the strategic plan was updated:		8
		4	The following are involved in developing the agency's strategic plan:	Senior Management / Board or Council / Field Managers / Field Examiners / Other	8
		4.1	If other, please specify.		8
		5	The final strategic plan is communicated to the agency's employees via:	Email / Website / Staff meeting / Plan is not formally communicated / Other	8
		5.1	If other, please specify.		8
		6	Assignments are made for completion of strategic actions.	Yes / No / Other / N/A	8
		7	Timeframes are established for completion of the strategic actions.	Yes / No / Other / N/A	8
		8	The goals of the strategic plan have been met in the timeframes anticipated.	Yes / No / Other / N/A	8
		8.1	If goals of the strategic plan have not been met in timeframes anticipated, please explain why and provide outlook for accomplishment of strategic plan goals.		8
		9	Please explain how progress on the strategic plan is monitored		8
		10	A succession plan has been adopted.	Yes / No / Other / N/A	8
		10.1	If no, please explain.		8
11	If the commissioner were to become incapacitated, his/her duties would be assumed by:		8		
12	The agency has an up-to-date organizational chart showing direct lines of responsibility.	Yes / No / Other / N/A	8		
13	The agency reports to a board, advisory council, or similar.	Yes / No / Other / N/A	8		
13.1	If yes, please provide the make-up of the board and its authority.		8		
14	Current job descriptions correspond to the employee positions shown on the organizational chart.	Yes / No / Other / N/A	8		
15	Briefly describe the operational units of the agency (i.e. banking, mortgage, credit union, securities) and their primary responsibilities.		8		
16	Please provide any other comments, and/or upload any additional documents you wish to include.		8		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value		
1-B. Internal Communication	<p>STANDARD 1-B: The agency must have regular and timely communication to keep all staff informed of policy changes, job-related local and national news, and other critical information. <input type="checkbox"/></p> <p><input type="checkbox"/> Internal communication should include at least annual meetings in which management can communicate relevant topics, such as: The strategic plan of the agency; Updates on policies and procedures; Staff initiatives and trends in the industry; Other issues that are important to staff. <input type="checkbox"/></p> <p><input type="checkbox"/> The agency should use an effective process to give staff the ability to communicate important topics and input to senior staff.</p>	1	The agency holds a training/information conference(s) with all examiners in attendance at least annually. If yes, please provide copies of the last 3 staff meeting agendas.	Yes / No / Other / N/A	5		
		2	Does the agency hold district meetings or quarterly conference calls with examiners in addition to an annual meeting?	Yes / No / Other / N/A	5		
		2.1	If yes, please identify whether quarterly calls, quarterly meetings, or both, were held.		5		
		3	Field examiners provide input into the agenda for the all-staff conference.	Yes / No / Other / N/A	5		
		4	Examination staff is informed of policy changes, job-related local and national news, and other critical information via staff meetings held :	Weekly / Monthly / Quarterly / Semi-annually / Annually / Not held / Other	5		
		4.1	If other, please specify.		5		
		5	Senior staff meetings are held at least monthly	Yes / No / Other / N/A	5		
		5.1	If no, indicate how frequently they are held.		5		
		6	Please provide any other comments, and/or upload any additional documents you wish to include.		5		
		1-C. Communication with Other Regulatory Agencies	<p>STANDARD 1-C</p> <p>The agency should meet with NCUA at least annually, and other relevant federal regulators as necessary. The agency should meet periodically with other state regulators. The agency should have Memorandum of Understanding (MOUs) and/or Information Sharing Agreements with federal regulators such as NCUA and FinCEN and CFPB as applicable. The agency should have agreements with other states if there is interstate branching activity of a state credit union. Overall, the agency must have an established mechanism (and practice of) sharing important supervisory information and ideas with its fellow state and federal regulatory peers. NOTE: Compliance with signed agreements with federal regulators is covered under the Examination Section of the Questionnaire.</p>	1	The agency participates in regular meetings with other state bank/mortgage regulatory agencies to discuss regulatory issues and share best practices in state regulation (e.g. CSBS District meetings).	Yes / No / Other / N/A	5
				1.1	If yes, please provide a list of meetings attended in past year.		5
2	The agency participates in regular meetings with federal bank/mortgage regulatory agencies to discuss the coordinated regulation of your regulated entities.			Yes / No / Other / N/A	5		
2.1	If yes, please provide a list of meetings attended in past year.				5		
3	The agency is involved in multi-state or federal committees (e.g. the MMC, SSPC, SCC).			Yes / No / Other / N/A	5		
3.1	If yes, please list them.				5		
4	The agency participates in regularly scheduled conference calls with other states (e.g. CSBS all-state calls and working groups).			Yes / No / Other / N/A	5		
4.1	If yes, please list them.				5		
5	For CU only: The agency has signed MOUs/information sharing/ or other agreements with federal regulators, federal agencies, and other state agencies?			Yes / No / Other / N/A	5		
5.1	If yes, please list.				5		
6	Please provide any other comments, and/or upload any additional documents you wish to include.				5		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-D. Communication with Industry	STANDARD 1-D: The agency's senior personnel should attend meetings of all relevant associations in their state. Proposed legislation should be discussed with trade associations in the state to clarify issues. The agency should have appropriate communications to their regulated entities to keep them informed of changes in policy or legislation.	1	List examples of association meetings agency personnel have attended during the past 12 months.		5
		2	The agency discusses proposed legislation with relevant state trade associations to clarify issues.	Yes / No / Other / N/A	5
		3	Rate the effectiveness of the agency's communication with state trade associations:	Excellent / Adequate / Needs Improvement	5
		4	Provide support for your answer to question 3 above:		5
		5	The agency uses the following methods to communicate to their regulated entities changes in policy or legislation:	Newsletter / Written communications such as memos letters etc. / Website / Conferences / Trade association communiques / Other	5
		5.1	If other, please specify.		5
		6	Please provide any other comments, and/or upload any additional documents you wish to include.		5
1-E. Consumer Education / Financial Literacy	STANDARD 1-E: The agency or its larger agency should provide (or participate in) consumer education/financial literacy training to consumers and have financial literacy information available to consumers on their website.	1	The agency provides (or participates in) consumer education/financial literacy training to consumers.	Yes / No / Other / N/A	4
		1.1	If yes, list examples of consumer education/financial literacy training provided:		4
		2	Information about consumer education/financial literacy is referenced on agency website.	Yes / No / Other / N/A	4
		2.1	If yes, provide URL of website(s) with consumer education/financial literacy information:		4
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		4
1-F. Access to Legal Assistance	STANDARD 1-F: The agency must have an attorney on staff or a consistently assigned attorney, with appropriate expertise, from the Attorney General's Office to represent the agency if required by state law. The department should also have the ability to hire outside counsel when necessary.	1	The agency has an attorney(s) on staff.	Yes / No / Other / N/A	5
		1.1	If yes, please list them.		5
		2	The agency has specifically assigned attorneys from the Attorney General's office to represent the agency that spend at least 50% of their time on agency issues.	Yes / No / Other / N/A	5
		2.1	If attorneys spend less than 50% of their time on agency issues, but agency believes they should still meet this standard, please explain.		5
		3	The agency has authority to hire outside counsel when necessary.	Yes / No / Other / N/A	5
		4	Agency legal staff participate in proposed legislative changes before and during legislative sessions.	Yes / No / Other / N/A	5
		5	Agency legal staff participate in drafting and/or review of formal corrective actions.	Yes / No / Other / N/A	5
		6	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-G. Agency Facilities	STANDARD 1-G: All agency offices must have either keyed or coded entry and meet the following qualifications: <input type="checkbox"/> 1. Confidential files must be locked and access controlled. <input type="checkbox"/> 2. There must be a procedure for maintaining control of confidential files and security when not in locked area, including files maintained at an off-site location. <input type="checkbox"/> 3. Space should be adequate to accommodate all examiners, as needed.	1	The agency has either keyed or coded entry on all office entrances, including field offices.	Yes / No / Other / N/A	3
		2	The agency maintains field offices.	Yes / No / Other / N/A	3
		3	Confidential files are maintained in a locked area with limited access.	Yes / No / Other / N/A	3
		4	Describe your agency's policies or procedures for maintaining confidential files, including files maintained at an off-site location.		3
		5	Office space is adequate to accommodate all examiners as needed.	Yes / No / Other / N/A	3
		6	Examiners are permitted to work remotely when not working at an onsite examination.	Yes / No / Other / N/A	3
		6.1	If yes, please explain how the agency ensures work remote employees comply with data retention and security policies.		3
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		3
1-H. Business Continuity Plan	STANDARD 1-H: The agency must have an up-to-date Business Continuity Plan that should be tested at least annually and address how the agency will resume operations in the event of a disaster to its offices or its data systems.	1	The agency has a business continuity plan.	Yes / No / Other / N/A	5
		2	The plan is reviewed and updated as needed.	Yes / No / Other / N/A	5
		2.1	If yes, the plan was last updated:		5
		3	The business continuity plan is successfully tested at least annually (either point-in-time annual test or rolling component tests).	Yes / No / Other / N/A	5
		3.1	If yes, please explain and include dates of the most recent tests.		5
		4	Data systems are backed up to an off-site location.	Yes / No / Other / N/A	5
		5	Data back-up site is located how many miles from primary server location:		5
		6	Data backup is located at a third-party provider.	Yes / No / Other / N/A	5
		7	The agency has a procedure for recovery of data systems.	Yes / No / Other / N/A	5
		7.1	If yes, describe the procedure or upload a copy of written procedure.		5
		8	Data recovery has been tested within the past 12 months.	Yes / No / Other / N/A	5
		8.1	If yes, it was last tested:		5
9	Fire safety and evacuation procedures are adequate for main office and all field offices.	Yes / No / Other / N/A	5		
10	Evacuation Drills are conducted:	Monthly / Quarterly / Annually / As Needed / Other	5		
10.1	If other, please specify.		5		
11	Agency maintains a notification system or calling tree that works both up and down to alert employees and staff in the event of an emergency.	Yes / No / Other / N/A	5		
		12	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-I. Technology Infrastructure and Cybersecurity	STANDARD 1-I: The agency's computer system must be adequate to provide the necessary tools for regulation of financial institutions and must be compatible with the programs necessary to perform examinations. Written policies on information technology (IT) must be adopted and include the following: □ 1. Computers should be replaced at least every three years unless justified for longer period. □ 2. Computer systems must have adequate firewalls, virus protection, and intrusion detection. □ 3. Secure transmission and receipt of data. □ 4. Adequate procedures for monitoring, detecting, and responding to cybersecurity threats. □ 5. Cybersecurity training and reporting procedures.	1	The agency's computer system has up-to-date firewalls.	Yes / No / Other / N/A	16
		1.1	If yes, what is the date of last update.		16
		2	The agency's computers have up-to-date virus protection which includes regular patching	Yes / No / Other / N/A	16
		3	The agency conducts intrusion detection on an ongoing basis.	Yes / No / Other / N/A	16
		4	The agency's system allows for the secure retention, transmission and receipt of data (data encryption).	Yes / No / Other / N/A	16
		5	The agency's system is compatible with programs necessary to perform examinations.	Yes / No / Other / N/A	16
		6	The agency has adopted a written information technology policy (If yes, upload a copy of IT policy).	Yes / No / Other / N/A	16
		7	Examination staff computers are replaced at least every three years.	Yes / No / Other / N/A	16
		7.1	If no, why not and how often are computers replaced?		16
		8	The agency has adequate policies and procedures to protect its data, and detect intrusions, breaches, and unauthorized access.	Yes / No / Other / N/A	16
		9	The agency has written policies on reporting, responding to and recovering from a cybersecurity breach.	Yes / No / Other / N/A	16
10	The agency provides cybersecurity training to all staff.	Yes / No / Other / N/A	16		
10.1	If yes, provide how often training is conducted.		16		
11	Please provide any other comments, and/or upload any additional documents you wish to include.		16		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-J. Budget Revenue Source / Contingency Plan	STANDARD 1-J: The regulatory agency must be self-supporting with income generated from the regulatory program and not reliant on outside revenue sources. Agency must have a contingency plan (separate fund, cash balance or proven ability to increase revenue) to cover at least three months' worth of expenses.	1	Assessments on the assets of banks	Only answered on Joint Reviews with both NASCUS and CSBS	12
		2	Assessments on the assets of credit unions		12
		3	Fees for examinations		12
		4	State general funds		12
		5	Application/licensing fees		12
		6	Other Sources		12
		7	The entire agency is self-supporting and does not rely on funds from the general fund to operate.	Yes / No / Other / N/A	12
		8	The agency has a contingency funding plan to cover at least three months' worth of expenses.	Yes / No / Other / N/A	12
		8.1	If yes, select the source of funds:	Separate fund / Cash balance / Proven ability to increase revenue / Other	12
		8.2	If other, please specify.		12
		9	The percentage of the agency's total revenue derived by banks (and/or credit unions) over \$10B is:		12
		10	The agency has a contingency plan, should it lose its revenue source from its largest regulated entities.	Yes / No / Other / N/A	12
		10.1	If yes, please explain.		12
		11	Is the organizational unit responsible for credit union regulation self-supporting?	Yes / No / Other / N/A	12
12	Is the organizational unit responsible for bank regulation self-supporting?	Yes / No / Other / N/A	12		
13	Is the organizational unit responsible for mortgage regulation self-supporting?	Yes / No / Other / N/A	12		
14	Please provide any other comments, and/or upload any additional documents you wish to include.		12		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
1-K. Budget Expenses / Supplemental Budgets	STANDARD 1-K: Input into budget process must include all individuals who will be responsible for monetary controls of portions of the budget. Budget versus actual expenses must be reviewed monthly and reported to senior management. The agency must have sufficient funds to operate and to examine all regulated entities in poor economic times, as well as during times of good economy, including the ability to hire additional examiners, if necessary.	1	All agency's staff responsible for monetary controls on portions of the budget are included in the budgeting process.	Yes / No / Other / N/A	12
		2	Budget versus actual expenses are reviewed monthly by senior management.	Yes / No / Other / N/A	12
		3	Examine and supervise all state regulated entities in accordance with frequency guidelines in good economic times.	Yes / No / Other / N/A	12
		4	Examine and supervise all state regulated entities in accordance with frequency guidelines in poor economic times.	Yes / No / Other / N/A	12
		5	Operate the regulatory agency.	Yes / No / Other / N/A	12
		6	The agency has the ability to hire additional examiners if necessary.	Yes / No / Other / N/A	12
		6.1	If no, please explain.		12
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		12

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-A. Personnel Manual	STANDARD 2-A: The agency must have an approved personnel manual. The manual should be reviewed at least annually and should include department specific procedures regarding hours, travel, per diem, etc. The manual must be available to all employees either in hard copy or electronically and should be reviewed with employees periodically, as needed.	1	The agency has a state or agency approved and up-to-date personnel manual.	Yes / No / Other / N/A	5
		2	The personnel manual includes:	Personnel guidelines / Policies and procedures such as bargaining unit protocols if applicable / Processing of personnel actions / Establishing and filling vacant positions / Leaves of absence / Grievances / Disciplinary actions	5
		3	The personnel manual has been reviewed by the agency in the past 12 months.	Yes / No / Other / N/A	5
		3.1	If yes, who reviewed the personnel manual and were any revisions made?		5
		4	The manual is provided to all employees:	In hard copy / On the agency's internal website / Emailed to them / Other	5
		4.1	If other, please specify.		5
		5	The Personnel website is available online at:		5
		6	Updates are made to the manual promptly after revisions are made with personnel notified of material changes.	Yes / No / Other / N/A	5
		7	The manual includes agency's specific procedures regarding:	Hours / Travel / Per diem / Benefits / Confidentiality / Cell phone or wireless communication devices / Telecommuting	5
		8	Please provide any other comments, and/or upload any additional documents you wish to include.		5
2-B. Job Descriptions	STANDARD 2-B: All positions must have job descriptions which describe current duties performed and should be reviewed at least annually.	1	All agency positions have job descriptions which describe current duties performed.	Yes / No / Other / N/A	5
		2	The job descriptions are reviewed at least annually.	Yes / No / Other / N/A	5
		3	The following positions are unionized:	Field examiners / Field supervisors / Administrative support staff / Other / None	5
		3.1	If other, please specify.		5
		4	The agency has civil service positions.	Yes / No / Other / N/A	5
		4.1	If yes, please list them.		5
		5	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-C. Hiring Policies	STANDARD 2-C: Although most states have an agency which provides hiring and recruiting duties for the entire state government, supervisors from the agency must be included in the selection process. An immediate supervisor must participate in the hiring interview for individuals whom they will directly supervise and have acceptable training in conducting hiring interviews. The agency should have the ability to recruit through optional sources, such as college job fairs.	1	The agency's recruiting efforts include:	Newspaper ads / Social media / Agency website / College career fairs / Internships / Employee referrals with bonus paid / On-campus interviews / Employment agencies / E-recruitment/Online recruitment (e.g. Brass Ring Career Builder etc.) / Other	5
		1.1	If other, please specify.		5
		2	Preferential consideration is given to military veterans, individuals with disabilities, or internal state employees.	Yes / No / Other / N/A	5
		3	The agency has complete authority over the hiring of agency personnel.	Yes / No / Other / N/A	5
		3.1	If no, please explain.		5
		4	Agency supervisors are included in the new employee selection process.	Yes / No / Other / N/A	5
		5	Immediate supervisors participate in the hiring interview for individuals they will directly supervise.	Yes / No / Other / N/A	5
		6	Human resource personnel participate in hiring interviews.	Yes / No / Other / N/A	5
		7	Supervisors are given training specific to conducting hiring interviews.	Yes / No / Other / N/A	5
		7.1	If yes, please describe the training provided to supervisors on conducting interviews.		5
7.2	If no, please explain.		5		
		8	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-D. Promotional Opportunities / Pay for Performance	STANDARD 2-D: In order to provide an examiner career path with adequate advancement opportunity, the agency must have at least three levels of field mortgage examination staff and at least four levels of field bank and/or credit union examination staff with three of those levels not limited in the number of positions. If pay for performance incentives are available, funds should be sufficient to pay merit increases for above average performance of examiners. In small agencies where the career path is limited because of the size of staff, efforts should be made to develop specialized experts, thereby expanding the career path professionally if not vertically.	1	The agency has at least four levels of field bank examination staff.	Yes / No / Other / N/A	5
		1.1	If yes, three of the four levels are not limited in the number of positions.	Yes / No / Other / N/A	5
		2	The agency has at least four levels of field credit union examination staff.	Yes / No / Other / N/A	5
		2.1	If yes, three of the four levels are not limited in the number of positions.	Yes / No / Other / N/A	5
		3	The agency has at least three levels of field mortgage examination staff.	Yes / No / Other / N/A	5
		3.1	If yes, three of the four levels are not limited in the number of positions.	Yes / No / Other / N/A	5
		4	Describe the various examiner level positions in the organizational structure.		5
		5	The agency awards merit increases for above average performance by examiners.	Yes / No / Other / N/A	5
		5.1	If yes, please explain.		5
		5.2	If no, please explain.		5
		6	The agency has a non-monetary incentive award program.	Yes / No / Other / N/A	5
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-E. Performance Appraisal Process	STANDARD 2-E: Performance appraisals must be conducted and communicated to the employee at least annually. Goals should be set each year in coordination between employees and their supervisors.	1	All supervisors have received performance evaluation training.	Yes / No / Other / N/A	5
		1.1	If yes, please describe the training.		5
		2	All employees receive timely performance reviews at least annually.	Yes / No / Other / N/A	5
		2.1	If no, please explain.		5
		3	Newly hired employees or persons recently promoted receive more frequent reviews.	Yes / No / Other / N/A	5
		4	Annually each employee receives performance goals for the upcoming review period.	Yes / No / Other / N/A	5
		4.1	If yes, the goals are measurable.	Yes / No / Other / N/A	5
		4.2	If yes, the goals are agreed to by both the employee and the supervisor.	Yes / No / Other / N/A	5
		5	Training checklists are used for new employees.	Yes / No / Other / N/A	5
		6	All performance reviews are conducted either in-person or via video conference.	Yes / No / Other / N/A	5
7	All performance reviews are signed by both the employee and the supervisor.	Yes / No / Other / N/A	5		
8	Performance evaluations allow for identifying individual strengths and weaknesses, with recommendations on what training/professional development is needed.	Yes / No / Other / N/A	5		
9	Please provide any other comments, and/or upload any additional documents you wish to include.		5		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-F. Adequacy of Salaries and Benefits	STANDARD 2-F: The agency's salary and benefits for supervision & examination staff must be adequate to hire and retain well-qualified employees. Periodic compensation studies should be conducted to ensure that employee compensation remains competitive with other states and federal regulators.	1	The agency offers adequate salary and benefits to hire and retain well-qualified employees.	Yes / No / Other / N/A	10
		2	The agency conducts or utilizes periodic studies to document competitor compensation structures.	Yes / No / Other / N/A	10
		3	The agency conducts their own compensation study.	Yes / No / Other / N/A	10
		3.1	If yes, provide the date of the most recent compensation study.		10
		4	The agency utilizes the following compensation studies:	CSBS / Another state agency / Independent third party hired by the agency / None of the above / Other	10
		4.1	If other, please specify.		10
		5	The study considers compensation paid by similar agencies in contiguous states.	Yes / No / Other / N/A	10
		6	The study considers compensation paid by federal agencies operating in the employee market.	Yes / No / Other / N/A	10
		7	Compared to similar agencies in contiguous states, your agency's compensation was shown to be generally:	Lower than the competition / Comparable to the competition / Higher than the competition / Salaries in contiguous states were not considered	10
		8	Compared to federal agencies operating in the employee market, your agency's compensation was shown to be:	Lower than the competition / Comparable to the competition / Higher than the competition / Salaries paid to federal agencies in the employee market were not considered	10
9	Number of staff (or FTE equivalent) in bank supervision area (e.g. examiners, supervisors, review staff)	Only answered on Joint Reviews with both NASCUS and CSBS	10		
9.1	Percentage of turnover in bank supervision area	Only answered on Joint Reviews with both NASCUS and CSBS	10		
9.2	Number of staff (or FTE equivalent) in mortgage supervision area (e.g. examiners, supervisors, licensing staff)	Only answered on Joint Reviews with both NASCUS and CSBS	10		
9.3	Percentage of turnover in mortgage supervision area	Only answered on Joint Reviews with both NASCUS and CSBS	10		
9.4	Number of staff (or FTE equivalent) in credit union area (e.g. examiners, supervisors, review staff)		10		
9.5	Percentage of turnover in credit union supervision area		10		
9.6	Number of staff (or FTE equivalent) in MSB area (e.g. examiners, supervisors, review staff)	Only answered on Joint Reviews with both NASCUS and CSBS	10		
9.7	Percentage of turnover in MSB supervision area	Only answered on Joint Reviews with both NASCUS and CSBS	10		
10	Please provide any other comments, and/or upload any additional documents you wish to include.		10		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-G. Training Coordinator / Evaluations	STANDARD 2-G: The responsibility for oversight of formal training should be assigned to one individual who maintains a database of training per examiner. The effectiveness of formal training should be evaluated in writing by the participant within a set timeframe following attendance at the class for internal use within the agency.	1	The agency assigns oversight of its formal training program for bank supervision staff to one or more individuals	Yes / No / Other / N/A	5
		1.1	If yes, provide the names and titles of the individuals assigned.		5
		2	The agency assigns oversight of its formal training program for mortgage supervision staff to one or more individuals.	Yes / No / Other / N/A	5
		2.1	If yes, provide the names and titles of the individuals assigned.		5
		3	A database is maintained reflecting the training each examiner completes.	Yes / No / Other / N/A	5
		4	Following attendance at a training course, the employee is required to complete a course evaluation.	Yes / No / Other / N/A	5
		4.1	The evaluation covers:	Name of course / Date attended / Quality of the speakers / Relevance of course content to the attended / Strengths/weaknesses of the course / Recommendation for future participation in the course by others in the department	5
		5	The agency requires the evaluation be completed within a set timeframe.	Yes / No / Other / N/A	5
		5.1	If yes, please explain the timeframe.		5
		5.2	If no, please explain.		5
		6	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-H. Policy on Examiner Training	STANDARD 2-H: The agency must have a written training policy as follows: 1. The policy must include a listing of core classes for each level and type of examiner. <input type="checkbox"/> 2. The policy must include support for an examiner to achieve and maintain a defined career path. <input type="checkbox"/> 3. The policy must be reviewed annually. <input type="checkbox"/> 4. The policy must allow examiners the ability to request training that will be subject to a supervisor's approval and budgetary constraints. <input type="checkbox"/> 5. The training goal must be for each examiner to have a minimum of 28 hours* of industry-specific continuing education annually. <input type="checkbox"/> <input type="checkbox"/> *Note: The CSBS standard only requires 21 hours, which reflects the requirement of the CSBS certification program (63 hours every three years).	1	The agency has a written policy on examiner training.	Yes / No / Other / N/A	5
		2	The training policy includes a list of core and advanced schools used for each level and type of examiner.	Yes / No / Other / N/A	5
		3	The agency participates in the following training programs:	State sponsored training programs / CSBS / AARMR / FDIC / FRB / CFPB / Graduate School of Banking / Industry sponsored training programs / None of the above / Other	5
		3.1	If other, please specify.		5
		4	The agency examiners receive training on emerging issues.	Yes / No / Other / N/A	5
		4.1	If yes, please explain.		5
		5	The agency examiners have the ability to request training subject to supervisor approval and budgetary constraints.	Yes / No / Other / N/A	5
		6	The agency's training policy requires examiners to obtain a certain number of hours of job-related classroom or online instruction annually.	Yes / No / Other / N/A	5
		6.1	If no, please explain.		5
		6.2	If yes, how many hours does the policy require each year?		5
		7	The agency's training policy provides clear support for examiners to achieve and maintain a defined career path.	Yes / No / Other / N/A	5
		8	The agency's training policy has been reviewed in the last 12 months.	Yes / No / Other / N/A	5
		9	The agency's training policy was last reviewed on:		5
		10	Please explain how the policy's effectiveness is evaluated.		5
		11	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-I. Training Manual and On-the-Job Training	<p>STANDARD 2-I: The agency must have an approved training manual(s) for bank and mortgage supervision. Federal manuals may be used; however, the agency must have 'state specific' examination procedures, as applicable. □</p> <p>1. The manual(s) should include a listing of duties to be performed by the trainee with recommended timeframes and a listing of reading material for reference by topic. □</p> <p>2. The banking manual(s) must address the following areas: operations, credit, and EIC along with specialty areas as applicable. □</p> <p>3. The mortgage manual must include the following areas: financial condition, management, compliance, consumer protection □</p> <p>4. OJT procedures should include the use of a coach(es) for examiners as they are assigned to new areas of training. □</p> <p>5. Written evaluation of trainee should be performed at the conclusion of each job while in training status. Use of a training checklist ensures that the trainee has become proficient in all areas and provides consistency in training new hires and newly promoted examiners.</p>	1	The agency has an approved training manual.	Yes / No / Other / N/A	10
		2	The agency's training manual includes a list of duties to be performed by the trainee within specified timeframes.	Yes / No / Other / N/A	10
		3	The agency's training manual contains a listing of reference material for each area by topic.	Yes / No / Other / N/A	10
		4	The agency's training manual for bank supervision addresses the following areas:	Operations - balance sheet - earnings - securities - liquidity - sensitivity to market risk - capital and operations manager duties / Credit - various types (should include loan types commonly found in agency institutions and Credit Manager duties) / Examiner in Charge - pre-planning - PEP memos - job assignments - assigning ratings and holding exit meetings / Specialty areas - BSA - IT - Trust - etc / Not Applicable	10
		5	The agency's training manual for mortgage supervision addresses the following areas:	Financial condition / Management / Compliance / Consumer protection / Not Applicable	10
		6	The agency's training manual for credit union examiners addresses the following areas (select all that apply):	Lending / Investments / Assets and Liability / Management / Liquidity / Financial Analysis / Off-Balance Sheet / Market Sensitivity / IT and Cybersecurity / Consumer Compliance / Not Applicable / Other (if other, please specify)	10
		7	The agency's training manual for MSB examiners addresses the following areas (select all that apply):	Financial condition / Management / Federal Compliance / State-Specific Compliance / Agent Supervision / Prepaid Access / Information Technology / Information Security / Virtual Currency / Foreign Currency / Not Applicable / Other (if other, please specify)	10
		8	The agency's on-the-job training procedures provide for a coach/mentor for all new training assignments.	Yes / No / Other / N/A	10
		9	The agency's on-the-job training procedures include a training checklist that:	Identifies each training assignment. / Dates of each assignment / Number of times each type of assignment was completed to reflect competency / A breakout of specific loan categories	10
		10	The checklist/summary spreadsheet is maintained by both the training coordinator and the trainee.	Yes / No / Other / N/A	10
		10.1	If no, please explain.		10
		11	A written evaluation of the trainee(s) performance is provided at the conclusion of each assignment while in training status.	Yes / No / Other / N/A	10
		12	The trainee receives a copy of the written feedback.	Yes / No / Other / N/A	10
13	Please provide any other comments, and/or upload any additional documents you wish to include.		10		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-J. Exit Interview Training	STANDARD 2-J: The agency must provide training for conducting exit meetings with management. This may take the form of outside schools or internal training including audio and/or visual presentations. Training should also include attendance at such meetings and presentation of various portions of the examination findings prior to taking the lead in conducting the exit meeting.	1	The agency provides training for conducting examination exit meetings by utilizing the following sources:	Internal audio and/or visual practice presentations / CSBS schools / Federal regulator schools / Shadowing an examiner presenting findings / Presentation of a portion of the examination findings at an exit meeting	5
		2	Evaluation of the examiner-in-training's presentation skills is provided to the examiner and the supervisor.	Yes / No / Other / N/A	5
		3	The evaluation of the exit interview training is in writing.	Yes / No / Other / N/A	5
		4	Please provide any other comments, and/or upload any additional documents you wish to include.		5
2-K. Support of External Academic Training	STANDARD 2-K: The agency must have a policy on advanced/academic training which reimburses tuition and/or allows flexibility of time to attend job-related classes. Such training includes full-time college classes, graduate banking/trust schools, and/or advanced mortgage training.	1	The agency has a tuition reimbursement policy for advanced/academic training.	Yes / No / Other / N/A	5
		2	The agency allows flexibility of time to attend classes.	Yes / No / Other / N/A	5
		3	The agency has examiners that have attended college classes in the past 5 years and tuition was reimbursed by the agency.	Yes / No / Other / N/A	5
		3.1	If yes, provide examples of examiners that received tuition reimbursement.		5
		4	The agency employees are encouraged to attend graduate banking, graduate trust schools, or Advanced Mortgage Training.	Yes / No / Other / N/A	5
		4.1	If yes, please list employees who have attended GSB, Trust School, or Advanced Mortgage Trainings.		5
		5	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
2-L. Adequacy of Training Funds	STANDARD 2-L: All examiners must receive 28 hours* of industry-specific continuing education per year, or training expenditures should be at least 2% of total program or agency expenditures □ *Note: The CSBS standard only requires 21 hours, which reflects the requirement of the CSBS certification program (63 hours every three years).	1	The agency's training budget is adequate to satisfy the training needs of the agency.	Yes / No / Other / N/A	15
		2	The percentage of the agency's total budget (including travel) expensed to training is at least 2% of total agency expenses for the last three years.	Yes / No / Other / N/A	15
		2.1	If no, please provide the actual percentages by year.		15
		3	All agency bank examiners received at least 21 hours of continuing education each of the past three years.	Yes / No / Other / N/A	15
		3.1	If no, please list any exceptions and reason for exception.		15
		4	Please provide any other comments, and/or upload any additional documents you wish to include.		15
		4	All agency mortgage examiners received at least 21 hours of continuing education each of the past three years.	Yes / No / Other / N/A	15
		5	All agency MSB examiners received at least 21 hours of continuing education each of the past three years.	Yes / No / Other / N/A	15
6	All agency credit union examiners received at least 28 hours of continuing education each of the past three years.	Yes / No / Other / N/A	15		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-A. Credit Union Examination Policy	STANDARD 8-A: The agency should have a written policy on examination frequency. The written policy should require each credit union be examined every 12 to 18 months (for Composite CAMEL(S) '1' and '2' rated credit unions) and more frequently (annually or more often) for lower rated or troubled credit unions. The agency's exam policy should require some form of exit meeting at each examination and require a Board meeting for all Composite CAMEL(S) '3', '4', and '5' rated credit unions.	1	The agency has a statutory requirement or a written policy on examination frequency of their state-chartered credit unions.	Yes / No / Other / N/A	40
		1.1	If yes, please list the statutory citation and/or upload the written policy.		40
		2	The agency written policy states that each state-chartered credit union is to be examined:	At least every 18 months for 1 & 2 composite rated credit unions / A minimum of 12 months for 3 4 & 5 composite rated credit unions / A	40
		2.1	If a minimum of 12 months for large credit unions, please identify asset size you consider large for this policy		40
		2.2	If other, please specify		40
		3	The agency meets its policy on frequency of examinations.	Yes / No / Other / N/A	40
		3.1	If no, please explain.		40
		4	The agency has a written policy which requires exit meetings at each examination.	Yes / No / Other / N/A	40
		4.1	If no, please explain.		40
		5	The agency has a written policy which requires board meetings at each 3, 4, and 5 composite rated institution.	Yes / No / Other / N/A	40
		6	Please provide any other comments, and/or upload any additional documents you wish to include.		40

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-B. Credit Union Examination Manual	STANDARD 8-B: The agency should have examinations manuals addressing policies and procedures for safety and soundness examinations and specialty examinations as applicable. These manuals may be a duplicate of federal training manuals, but should also address state specific areas. The manuals should be regularly reviewed every 12-18 months.	1	The agency has a safety and soundness examination manual.	Yes / No / Other / N/A	20
		1.1	If yes, the agency's safety and soundness examination manual addresses the following topics:	Procedures for planning the examination / Core exam procedures to be performed / Core documentation requirements /	20
		2	The agency has examination policies for reviewing consumer compliance (may use NCUA scoping/AIRES questionnaire).	Yes / No / Other / N/A	20
		3	The agency has an examination manual for information/cyber security examinations (or a section of a unified examination manual dedicated to information/cyber security).	Yes / No / Other / N/A	20
		4	How does the agency provide a copy of its examination manual to its staff?		20
		5	Please provide any other comments, and/or upload any additional documents you wish to include.		20
8-C-1. Scope of Examination Capabilities: Ability to Examine Credit Union Lending	STANDARD 8-C-1: The agency should have a sufficient number of trained examiners to have the ability to perform independent examinations of at least 50% of the financial institutions regulated annually. The department should be the lead examiner on joint examinations.	1	The agency has the capacity to examine at least 50% of its credit unions on an annual basis.	Yes / No / Other / N/A	10
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		10
8-C-2. Scope of Examination Capabilities: Ability to Examine Credit Union Lending	STANDARD 8-C-2: The department should have the authority and a sufficient number of qualified examiners to examine credit union lending.	1	The agency has the ability to effectively examine credit union lending activities (commercial, personal, mortgage, other real estate, recreational equipment, education, and other types of loans).	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-C-3. Scope of Examination Capabilities: Ability to Examine Credit Union Investments	STANDARD 8-C-3: The department should have the authority and a sufficient number of qualified examiners to examine credit union investments.	1	The agency has the ability to effectively examine credit union investment activities.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20
8-C-4. Scope of Examination Capabilities: Ability to Examine Credit Union Asset/Liability Management	STANDARD 8-C-4: The department should have the authority and a sufficient number of qualified examiners to examine credit union asset/liability management.	1	The agency has the ability to effectively examine credit union asset/liability management.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20
8-C-5. Scope of Examination Capabilities: Ability to Examine Credit Union Liquidity	STANDARD 8-C-5: The department should have the authority and a sufficient number of qualified examiners to examine credit union liquidity.	1	The agency has the ability to effectively examine credit union liquidity.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-C-6. Scope of Examination Capabilities: Ability to Conduct Financial Analysis of the State's Credit Unions	STANDARD 8-C-6: The department should have the authority and a sufficient number of qualified examiners to conduct financial analysis of credit unions.	1	The agency has the ability to effectively conduct financial analysis of its credit unions.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20
8-C-7. Scope of Examination Capabilities: Ability to Examine Credit Union Management	STANDARD 8-C-7: The department should have the authority and a sufficient number of qualified examiners to examine credit union management.	1	The agency has the ability to effectively examine credit union management.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20
8-C-8. Scope of Examination Capabilities: Ability to Examine Credit Union Off Balance Sheet Items	STANDARD 8-C-8: The department should have the authority and a sufficient number of qualified examiners to examine credit union off-balance sheet risk.	1	The agency has the ability to effectively examine credit union off-balance sheet items.	Yes / No / Other / N/A	20
		1.1	If yes, how many examiners have reached a high degree of technical competency in this field?		20
		1.2	If no, please explain, why, and/or feel free to detail plans to remediate the shortcoming		20
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		20

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-C-9. Use of Market Sensitivity "S" Rating and CAMELS	STANDARD 8-C-9: The agency should utilize the CAMELS rating system in order to clearly distinguish liquidity risk from sensitivity to market risk. Each examination should include issuance of a CAMELS and Composite Rating. The agency should communicate to its credit unions the policy reasons for instituting CAMELS.	1	The agency issues a CAMELS rating to its credit unions.	Yes / No / Other / N/A	2
		1.1	If yes, the agency has communicated the policy reasons to its credit unions for using CAMELS.	Yes / No / Other / N/A	2
		1.2	If no, the agency is planning to implement CAMELS in the future.	Yes / No / Other / N/A	2
		2	Please provide any other comments, and/or upload any additional documents you wish to include.		2
8-D-1. Specialty Exams: IS&T & Cybersecurity	STANDARD 8-D-1: The agency must have examiners with proficiency sufficient to conduct cybersecurity risk assessments and examinations in the state credit unions.	1	The agency conducts IS&T and cybersecurity risk assessments and examinations of its credit unions.	Yes / No / Other / N/A	10
		1.1	If yes, please describe the agency's IS&T and cybersecurity examination program.		10
		1.2	If yes, what percentage of the agency's examination staff have proficiency to conduct IS&T and cybersecurity examinations.		10
		2	What percentage of the state's credit unions does the agency conduct an IS&T or cybersecurity examination on each year?		10
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		10
8-D-2. Specialty Exams: Electronic Financial Services	STANDARD 8-D-2: The agency must have examiners with proficiency sufficient to conduct assessments of electronic banking risk in the state credit unions.	1	The agency conducts examinations on credit unions' electronic financial services.	Yes / No / Other / N/A	10
		1.1	If yes, please describe the agency's electronic financial services examination program.		10
		1.2	If yes, what percentage of the agency's examination staff have proficiency to conduct examinations of credit union electronic financial services?		10
		2	What percentage of the state's credit unions does the agency conduct electronic financial services examinations on each year?		10
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		10

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-D-3. Specialty Exams: Consumer Compliance	STANDARD 8-D-3: The agency must have examiners with proficiency sufficient to conduct consumer compliance examinations in the state credit unions.	1	The agency conducts consumer compliance examinations on credit unions.	Yes / No / Other / N/A	10
		1.1	If yes, please describe the agency's consumer compliance examination program.		10
		1.2	If yes, what percentage of the agency's examination staff have proficiency to conduct consumer compliance examinations?		10
		2	What percentage of the state's credit unions does the agency conduct consumer compliance examinations on each year?		10
		3	The agency has a formal consumer complaint process to track and manage complaints against a credit union.	Yes / No / Other / N/A	10
		4	Please provide any other comments, and/or upload any additional documents you wish to include.		10
8-D-4. Specialty Exams: CUSOs & Third Parties	STANDARD 8-D-4: The agency must have examiners with proficiency sufficient to conduct assessment of CUSO/3rd Party risk in the state credit unions.	1	The agency has the authority to examine:	CUSOs / Non-CUSO Third Party Providers / Neither	10
		2	The agency conducts CUSO and/or 3rd Party examinations.	Yes / No / Other / N/A	10
		2.1	If yes, please describe the agency's CUSO and/or 3rd Party examination program.		10
		3	The agency seeks to obtain copies of, or participate in, OTHER regulatory agencies' examination of third parties servicing the agency's credit unions.	Yes / No / Other / N/A	10
		4	Please provide any other comments, and/or upload any additional documents you wish to include.		10

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-E. Planning Individual Safety and Soundness Exams	STANDARD 8-E: The department should have established procedures for organizing safety and soundness and specialty examinations including coordination with federal agencies as necessary. Internal procedures should provide at least one month's notice to the assigned examiner-in-charge for scheduling purposes in order to provide lead time to do pre-planning and scoping examinations. The department should have a system of completing pre-examination work prior to the examination to reduce on-site time at the credit union.	1	The agency has a written policy and established procedures for organizing and planning examinations. (If yes, please provide a copy of the policy)	Yes / No / Other / N/A	10
		2	The agency coordinates with NCUA on scheduling of examinations for FISCUs.	Yes / No / Other / N/A	10
		3	If applicable, the agency coordinates with CFPB on scheduling of exams for state charters with assets greater than \$10 billion.	Yes / No / Other / N/A	10
		4	The agency provides at least one-month schedule notice to the assigned examiner-in-charge.	Yes / No / Other / N/A	10
		5	On a routine examination, how much notice is the credit union given of the date of examination?	2 Weeks / 3 Weeks / 4 Weeks / Other	10
		5.1	If other, please specify.		10
		6	Please describe the scoping process for a routine examination. Does the agency have risk-based scoping requirements for each examination? How much discretion does the examiner have to scope individual exams? Is the scoping of each examination reviewed by a supervisor prior to the examination, or after its conclusion?		10
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		10
		7	The notice of examination dates and the request for documents are sent to the credit union by:	The examiner / Other	10
		7.1	If other, please specify.		10

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-F. Examination Report and Workpaper	STANDARD 8-F: Reports of Examination (ROE) should be formatted so as to clearly convey the supervisory determinations resulting from the examination. The agency must have written procedures that require periodic, documented reviews of samplings of ROEs and work papers by supervisors independent of the exam being reviewed. On an annual basis, the agency should be reviewing at least 10% of all ROEs and workpapers.	1	The agency has written policies and procedures for the preparation of ROEs and working papers.	Yes / No / Other / N/A	10
		2	The agency policy addresses the following document management topics.	Document creation / Document collection / Document retention / Document destruction / Other	10
		2.1	If other, please specify.		10
		3	The agency maintains its working papers in an electronic format.	Yes / No / Other / N/A	10
		4	The agency ROEs and working papers are stored:	On a server located on-site at the agency / On an off-site server / Third party cloud based solution / N/A / Other	10
		4.1	If other, please specify.		10
		5	The agency conducts a periodic and documented review of ROEs and working papers.	Yes / No / Other / N/A	10
		5.1	If yes, what is the frequency of the reviews? What percentage of exams and working papers are reviewed?		10
		6	The agency reviews of ROEs and workpapers are conducted by supervisors that did not participate on the examination under review.	Yes / No / Other / N/A	10
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		10
8-G. Exit Conferences with Management	STANDARD 8-G: The agency should conduct some form of exit meeting at each examination and require a Board meeting for all Composite CAMEL(S) '3', '4', and '5' rated institutions.	1	The agency conducts an exit meeting at each examination.	Yes / No / Other / N/A	10
		2	The agency conducts an exit meeting with the credit union's board for all Composite CAMEL(S) 3, 4, and 5 ratings.	Yes / No / Other / N/A	10
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		10

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
8-H. Examination Report Review and Turnaround	STANDARD 8-H: Report turnaround time should average no more than 30 calendar days from the time the examiner leaves the credit union. <input type="checkbox"/> <input type="checkbox"/> 1) Procedures for drafting transmittal letters on '1' and '2' Composite CAMELS rated credit unions may be less stringent than those for problem institutions. For better efficiency, the field staff should be adequately experienced and trained to draft transmittal letters for non-problem institutions. <input type="checkbox"/> <input type="checkbox"/> 2) Transmittal letters requiring response to problem areas in examinations findings should be signed by the highest level of authority within the department. <input type="checkbox"/> <input type="checkbox"/> 3) Financial institutions should be required to respond within a minimum of 45 days after receipt of the report of examination and a transmittal letter. Individuals should be assigned to track and review the responses. Notation of reviews should be made and retained in the files. The Examiner-in-Charge should be involved in the response to problem credit unions.	1	Independent exam report turnaround time		10
		2	State-led joint exam report turnaround time		10
		3	The agency policy for Report turn-a-round requires transmittal of the ROE no later than 30 days from the time the examiner leaves the credit union.	Yes / No / Other / N/A	10
		3.1	If no, please specify the agency's policy for transmission of the ROE turn-a-round time.		10
		4	The agency has specific procedures for ROE review.	Yes / No / Other / N/A	10
		5	Who drafts the agency's ROE transmittal letter for 1 and 2 composite rated credit unions?		10
		6	Agency staff are trained in drafting transmittal letters.	Yes / No / Other / N/A	10
		7	Who drafts the agency's ROE transmittal letter for problem or complex credit unions?		10
		8	Credit unions are required to respond within a minimum of 45 days after receipt of the report of examination and a transmittal letter.	Yes / No / Other / N/A	10
		8.1	If no, please explain policy for credit union response to ROE.		10
9	The agency assigns staff to track and review the responses with notation of reviews retained in the files.	Yes / No / Other / N/A	10		
10	Please provide any other comments, and/or upload any additional documents you wish to include.		10		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
9-A. Surveillance System	STANDARD 9-A: The agency should have a written surveillance program to monitor all credit unions under its purview, with approved parameters set for variance and exceptions. Reviews should be performed on all credit unions at least quarterly. Off-site surveillance should be utilized to recognize issues on non-problem institutions before they become major problems that might affect the safety and soundness of the institution.	1	The agency has a written surveillance policy	Yes / No / Other / N/A	20
		2	Please describe the types of reports generated by the agency for its surveillance program.		20
		3	The agency's surveillance program regularly monitors changes in:	Capital / Asset Growth / Management / Earnings / Liquidity / Sensitivity Market	20
		3.1	If other, please specify.		20
		4	The agency's surveillance program reviews state credit union performance at least quarterly.	Yes / No / Other / N/A	20
		5	The agency requires quarterly written reviews of variations and exceptions.	Yes / No / Other / N/A	20
		6	How often does the state review its surveillance program for updates/modifications?		20
		7	The agency's surveillance analysis is normally conducted by:		20
		8	The agency's surveillance program is incorporated into the training of junior examiners	Yes / No / Other / N/A	20
9	Please provide any other comments, and/or upload any additional documents you wish to include.		20		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
9-B. Follow-Up	STANDARD 9-B: Computer generated reports and documentation of surveillance reviews on all credit unions should be maintained in the credit union files. When problems are noted, established procedures should assign responsibility of written and/or oral communication with the credit union, other regulators, and field personnel with appropriate documentation in the individual credit union file. This information should be available for review by the appropriate field personnel including the assigned examiner-in-charge	1	The agency utilizes computer generated reports and documentation of surveillance reviews on all credit unions.	Yes / No / Other / N/A	15
		1.1	If yes, the agency maintains those reports in the credit union's file with the agency.	Yes / No / Other / N/A	15
		1.2	If no, please explain what, if any, alternate approach the agency utilizes.		15
		2	When problems are noted, established procedures assign responsibility of written and/or oral communication with the credit union, other regulators, and field personnel.	Yes / No / Other / N/A	15
		3	When problems are identified, information is available for review by the appropriate field personnel including the assigned examiner-in-charge	Yes / No / Other / N/A	15
		4	Please indicate the staff members responsible for follow up and explain how the department utilizes visitations as part of its monitoring system		15
		5	Please provide any other comments, and/or upload any additional documents you wish to include.		15

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
9-C. Enforcement Authority Use	STANDARD 9-C: The agency should have specific enforcement powers. The agency should have the ability to issue Cease and Desist Orders, Letter of Understanding or other forms of informal agreements. The agency should also have the authority to remove officers, directors and employees; and to prohibit such individuals from serving in any capacity in any other financial institution that the department regulates. The agency should have the ability to assess civil money penalties sufficient to deter violations of laws and regulations and/or violations of orders or agreements. CMPs should be per violation per day.	1	The agency has a written policy or written procedures that require specific corrective action for problem financial institutions.	Yes / No / Other / N/A	15
		2	The agency's normal practice for a credit union that is rated a CAMEL(S) composite 3 is to issue:	No Enforcement Action / Board Resolution / MOU / C&D/Consent Order /	15
		2.1	If other, please specify.		15
		3	The agency's normal practice for a credit union that is rated a CAMEL(S) composite 4 or 5 is to issue:	No Enforcement Action / Board Resolution / MOU / C&D/Consent Order /	15
		3.1	If other, please specify.		15
		4	The agency procedures require a written explanation of any policy exceptions and approval by senior agency management.	Yes / No / Other / N/A	15
		5	The agency maintains a record of exceptions in the individual credit union's files.	Yes / No / Other / N/A	15
		6	Please provide a recap of the number and type of enforcement actions issued for the past 3 years. (Do not identify the credit unions subject to the enforcement actions)		15
		7	Please provide any other comments, and/or upload any additional documents you wish to include.		15

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
9-D. Corporate Governance	STANDARD 9-D: The agency should have policies and procedures for the ongoing supervision of credit union corporate governance and communicating the importance of good corporate governance to the industry.	1	The agency regularly reviews credit union board minutes and meeting packages.	Yes / No / Other / N/A	5
		2	The agency:	Requires ongoing education for board members by statute regulation or policv	5
		2.1	Please explain your answer above if needed.		5
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		5
9-E. Promulgation of Rules and Regula	STANDARD 9-E: Procedures for promulgation of agency rules and regulations must follow the administrative procedures act as prescribed by state law unless the agency is specifically exempt from such an act. 'Emergency procedures' must be provided.	1	The agency's procedures for the promulgation of the agency rules and regulations follow the administrative procedures act prescribed by state law.	Yes / No / Other / N/A	5
		1.1	If no, is your agency specifically exempted from such an Act?	Yes / No / Other / N/A	5
		2	The agency has the ability to promulgate rules and regulations pursuant to 'emergency procedures'?	Yes / No / Other / N/A	5
		3	Please provide any other comments, and/or upload any additional documents you wish to include.		5

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
10-A. Revising Laws, Department Duties and Responsibilities	STANDARD 10-A: The credit union statute should be thoroughly reviewed at least once every three years to determine if changes are needed. Once the determination is made that recodification or revision is necessary, steps should be taken to update the statute as necessary. The Agency must continue to seek statute revisions until the identified revisions are made. <input type="checkbox"/> Agency management should indicate that the credit union statute provides the Agency or the commissioner with the necessary powers to perform prescribed duties and responsibilities. Any areas needing improvement should be identified with any current actions in progress being noted.	1	Please explain the agency's policy and practice for reviewing the state credit union statute to ensure it remains up-to-date.		10
		2	Are changes currently needed to the state's credit union statute?	Yes / No / Other / N/A	10
		2.1	If yes, are those changes currently being sought?	Yes / No / Other / N/A	10
		3	Please provide the date of the last significant revisions of the state credit union statute.		10
		4	The state statute provides the Agency or the commissioner with the necessary powers to perform prescribed duties and responsibilities?	Yes / No / Other / N/A	10
		5	Please provide any other comments, and/or upload any additional documents you wish to include.		10
10-B. Enforcement Authority	STANDARD 10-B: The agency should have specific enforcement powers, including the ability to issue Cease and Desist Orders, Memorandums of Understanding or other forms of informal agreements. The agency should also have the authority to remove officers, directors and employees; and to prohibit such individuals from serving in any capacity in any other financial institution that the agency regulates. The agency should have the ability to assess civil money penalties sufficient to deter violations of laws and regulations and/or violations of orders or agreements. CMPs should be per violation per day.	1	The agency has enforcement authority over credit unions.	Yes / No / Other / N/A	15
		2	The agency has the ability to issue:	Cease and Desist Orders / Memorandums of Understanding/LUAs / Other forms of informal agreements	15
		2.1	Please provide statutory citations for the above if applicable.		15
		2.2	If other, please specify		15
		3	The agency has the authority to remove officers, directors and employees.	Yes / No / Other / N/A	15
		4	The agency has the authority to prohibit individuals from serving in any capacity in any other financial institution that the agency regulates.	Yes / No / Other / N/A	15
		5	The agency has the ability to assess civil money penalties sufficient to deter violations of laws and regulations and/or violations of orders or agreements.	Yes / No / Other / N/A	15
		5.1	If yes, the CMP may be assessed per violation per day.	Yes / No / Other / N/A	15
6	Please provide any other comments, and/or upload any additional documents you wish to include.		15		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
10-C. Involvement in Legislative Powers	STANDARD 10-C: The agency should have input into any proposed legislation regarding areas under its purview with adequate opportunity to defend the proposals before the legislature. There should be a process in place to identify and review any proposed legislation that would impact the agency. Agency should maintain relationships and lines of communications with legislators	1	The agency's staff periodically meet with state legislators, or otherwise maintains ongoing communications with the legislature.	Yes / No / Other / N/A	10
		1.1	If yes, please explain:		10
		1.2	If no, please explain:		10
		2	The agency has input into proposed legislation regarding areas under its purview.	Yes / No / Other / N/A	10
		3	The agency defends its position regarding pending credit union proposals before the legislature	Yes / No / Other / N/A	10
		4	The agency has the ability to draft amendments to the Code.	Yes / No / Other / N/A	10
		5	The agency receives copies of new legislation on a regular basis during the legislative session.	Yes / No / Other / N/A	10
6	Please provide any other comments, and/or upload any additional documents you wish to include.		10		

Topic Label	Topic Standard	Question Number	Question Text	Response Text	Value
11-A. Access to Professional Accounting Advice or Economists	STANDARD 11-A: The agency must have regular access to a Certified Public Accountant (CPA) on staff or a consistently assigned CPA from another state agency/department, qualified to render professional opinions on accounting issues. This standard may also be met by a staff economist or economist from another state agency.	1	The agency has one or more CPAs on staff who are qualified to render a formal professional opinion on accounting matters.	Yes / No / Other / N/A	1
		2	The agency has a CPA assigned to it from another agency within the state.	Yes / No / Other / N/A	1
		3	The agency has the ability to hire outside CPAs as needed.	Yes / No / Other / N/A	1
		4	Please provide any other comments, and/or upload any additional documents you wish to include.		1