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## National Credit Union Administration

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September 4, 2020

SENT BY EMAIL

The Honorable Joyce Beatty  
Chair, Subcommittee on Diversity and Inclusion  
U.S. House Committee on Financial Services  
2303 Rayburn House Office Building  
Washington, DC 20515

Dear Chair Beatty:

Thank you for your invitation to testify at the U.S. House Committee on Financial Services' Subcommittee on Diversity and Inclusion's hearing on "Holding Financial Regulators Accountable for Diversity and Inclusion: Perspectives from the Offices of Minority and Women Inclusion" on September 8.

Enclosed is the National Credit Union Administration's [2019 Office of Minority and Women Inclusion Annual Report](#), which details the NCUA's comprehensive efforts to foster diversity, equity, and inclusion within the agency and the credit union system.

The Federal Credit Union Act designates the NCUA Chairman as the spokesperson for the NCUA Board and as the agency's representative in all official relations with other branches of government. I will appear before this subcommittee in my capacity as the director of the NCUA's Office of Minority and Women Inclusion to discuss the agency's policies.

When it comes to the NCUA's ability to carry out its mission to regulate and supervise the nation's federally insured credit union system effectively, a commitment to the values of diversity, equity, and inclusion, or DEI, is vital. This is why the NCUA is focused on incorporating these values throughout the agency's strategic priorities and workforce.

Additionally, the NCUA is committed to promoting the principles of diversity, equity, and inclusion within the credit union system. For example, in 2019, the NCUA hosted its first annual DEI Summit. It was the first event of its kind for the credit union industry, and it attracted more than 150 attendees.

The summit's goals were to:

- Promote the value of DEI for credit unions;
- Provide an opportunity for credit unions to share best practices; and
- Offer attendees a forum to discuss solutions to challenges.

The NCUA is also committed to supporting minority depository institutions, or MDIs. Enclosed is the NCUA's [2019 Annual Report to Congress on Preserving Minority Depository Institutions](#), which was released this year on the Juneteenth holiday. The MDI report includes metrics indicating the financial strength of MDIs insured or supervised by the NCUA in the prior year.

MDIs are often the only federally insured financial institution available in rural and urban communities that have been historically unserved by traditional financial institutions. These institutions play a vital role in providing safe and affordable financial services in our nation's underserved communities.

At the end of 2019, the NCUA regulated or supervised 514 federally insured credit unions with the MDI designation in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. These MDI credit unions served more than 3.9 million members and have assets of \$40.5 billion. Approximately 10 percent of all federally insured credit unions were MDIs at the end of 2019. These institutions were generally small, with 57 percent having less than \$10 million in assets.

One area the NCUA is focusing on is encouraging more credit unions to complete the voluntary "Credit Union Diversity Self-Assessment." When the agency began collecting these assessments in 2016, only 35 were submitted. In 2019, that number increased to 118 submissions. However, the NCUA is not satisfied with the credit union industry's response rate. We continue to promote the Self-Assessment among federally insured credit unions, and the NCUA Board is considering ways to incentivize credit union participation in the assessment.

Within the NCUA, racial diversity is improving. For example, in 2015, minorities accounted for 26.9 percent of the workforce. In 2019, minorities accounted for 29.9 percent. It is also worth noting that when comparing individual racial and ethnic groups to the Civilian Labor Force (CLF), the NCUA's workforce, as of December 31, 2019, is greater than the CLF in three of the five minority categories — African American, Asian American, and Multiracial employees.

In terms of the NCUA's leadership pipeline, the agency has improved the racial diversity of its senior staff positions, from 13.2 percent in 2015 to 25.0 percent in 2019. Racial diversity in our manager-level staff (Grades 13 to 15) increased from 22.1 percent in 2015 to 27.5 percent in 2019.

Examiners make up 67.6 percent of the agency's workforce and, therefore, comprise a significant portion of the leadership pipeline. Without greater diversity in the examiner series, the potential for greater diversity in the agency's leadership applicant pool is limited.

To address this issue, the NCUA collaborated with the U.S. Office of Personnel Management to analyze potential barriers to groups advancing through the testing process to become Principal Examiners. In 2019, OPM developed and administered a survey to examiners who recently took the Principal Examiner test. The agency will use these results to improve employee preparation for the exam and to ensure consistency in the level of on-the-job training each examiner receives.

The NCUA is also increasing its efforts to recruit diverse talent. The majority of these recruitment efforts target groups with less-than-expected participation in the agency's workforce and individuals with disabilities. The NCUA has expanded its recruitment efforts at historically black colleges and universities, Hispanic-serving institutions, and other minority-serving institutions, as well as at targeted recruitment events sponsored by:

- Accounting and Financial Woman's Alliance;
- Careers & the Disabled Magazine;
- Career Expo for People with Disabilities & Wounded Warriors;
- Congressional Black Caucus;
- National Association of the Deaf;
- National Black MBA Association; and
- Prospanica, an advocacy organization for Hispanic professionals.

The agency is also utilizing internships to help more underrepresented groups consider careers at the agency. In addition to the Pathways program for college students and recent graduates, the NCUA participated in the Office of the Comptroller of the Currency's High School Scholars Internship Program, a six-week paid summer internship program for students entering their senior year of high school. This program provided students from Wards 7 and 8, two of the most underserved communities in Washington, D.C., with an opportunity to explore potential careers in the financial and government sectors while also gaining an understanding of the NCUA's mission and the important work the agency does for the credit union industry.

While noteworthy progress has been made, much work remains to be done. Going forward, we will focus on building and cultivating an inclusive culture, so as the agency's diversity increases that diverse talent can be retained. To that end, the NCUA established a successful Employee Resource Group program, with 22 percent of the agency's workforce participating.

Increasing diversity is also crucial to the NCUA's procurement activities. A diverse supplier network helps the agency obtain the best value and the most innovative solutions. The NCUA continues to be a leader in supplier diversity, awarding 43 percent of its 2019 contracts to minority and women-owned businesses.

Thank you again for your invitation to testify on September 8. I look forward to answering your questions about the NCUA's initiatives to support diversity, equity, and inclusion in the credit union system and within the agency. Should you have any further questions or would like more information, please contact Gisele Roget, Deputy Chief of Staff and Director of the Office of External Affairs and Communications, at 703-518-6330 or [GRoget@NCUA.gov](mailto:GRoget@NCUA.gov).

Sincerely,

Monica Davy  
Director, Office of Minority and Women Inclusion



**NCUA**  
National Credit Union Administration

# Office of Minority and Women Inclusion 2019 Annual Report to Congress

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March 2020

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## Message from the Chairman

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I am pleased to present the National Credit Union Administration's 2019 Office of Minority and Women Inclusion Annual Report. Diversity and inclusion are strategic imperatives for the NCUA. They are part of who we are and how we operate. I am proud to lead an agency whose core values embrace the tenets of diversity, equity, and inclusion.

This report captures the agency's comprehensive diversity and inclusion programming. It includes a number of ongoing activities, along with an array of weekly, monthly, and annual events that provide a broad spectrum of engagement and awareness that contribute to the agency's ability to foster inclusion and to build a diverse workforce. One of our key achievements in 2019 was the establishment of the Culture, Diversity, and Inclusion Council

which will serve for years to come as an important advisory and policy making role within the agency to ensure that inclusion and equity are top priorities.

I firmly believe that diversity and inclusion drive success, and help achieve NCUA's core mission. They are critical to our talent, acquisition, and retention strategy, and they are woven throughout our strategic plan. To that point, I am pleased to note that results from the Federal Employee Viewpoint Survey show the agency improved its score for support for diversity by 4.5 percentage points, exceeding the government average by a margin of 18.5 percent.

Diversity and inclusion are also important to our procurement activities. A diverse supplier network helps us obtain the best value and most innovative solutions. Moreover, the NCUA continues to demonstrate its commitment to supplier diversity, awarding 43.0 percent of 2019 contracts to minority and women-owned businesses.

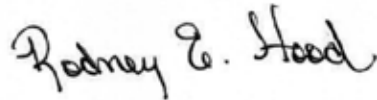
Since I was sworn in as Chairman, I have made financial inclusion a priority. In speeches I have given around the country, I have talked to thousands of credit union leaders, employees, regulators, and members about the importance of diversity, equity, and inclusion. I have described financial inclusion as the civil rights issue of our time. I am heartened and reassured that this message is so well-received everywhere I go.

I want these principles to be viewed as forces that bring us together. Diversity, equity, and inclusion should be sources of enrichment, strength and unity, not division.

Diversity and inclusion in credit unions lead to growth, and they position credit unions to better meet the needs of their members. The credit union industry boasts historic leadership on the issues of diversity, equity, and inclusion. I believe credit unions can, and should, continue being the leading

edge on this front, and they can continue to serve as a model for other industries. I am pleased with the credit unions' long and honorable commitment to these principles throughout their history.

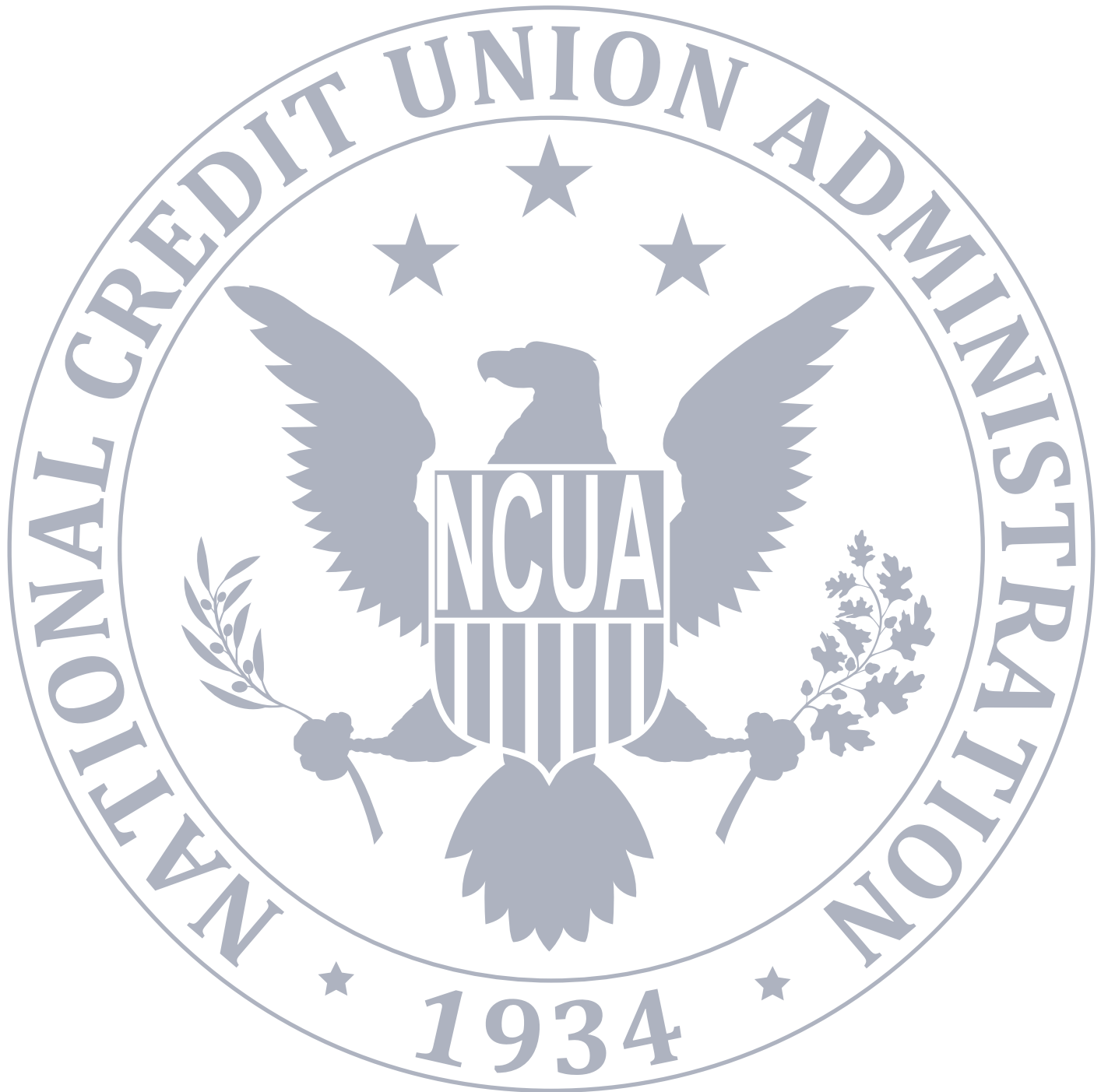
But we must take that longstanding commitment as a challenge to go further and to continue doing better. Simply put, the commitment to diversity, equity, and inclusion must be part of the agency's cherished value of "people helping people." I look forward to continuing to lead the progress we are making in this important work.

A handwritten signature in black ink that reads "Rodney E. Hood". The signature is written in a cursive, slightly slanted style.

Rodney E. Hood  
Chairman



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## Introduction

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The NCUA's Office of Minority and Women Inclusion is pleased to present this annual report to Congress in accordance with Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The report includes an overview of the agency's efforts to:

- Increase workforce diversity and build a more inclusive environment within its workplaces;
- Ensure fair and inclusive business practices in procurement, contracting, and other business activities; and
- Assess the diversity policies and practices of entities regulated by the NCUA.

### National Credit Union Administration

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The NCUA is an independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions and insure the majority of deposits in both federal and state-chartered credit unions. The agency's mission is to provide, through regulation and supervision, a safe and sound credit union system which promotes confidence in the national system of cooperative credit.

### Office of Minority and Women Inclusion

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The NCUA's Office of Minority and Women Inclusion is responsible for measuring, monitoring, and establishing policies for diversity and inclusion in the agency's management, employment, and business activities. The office is also responsible for assessing the diversity in the NCUA's regulated entities. In addition, the office manages the agency's equal employment opportunity programs.

The NCUA's Office of Minority and Women Inclusion reports directly to the NCUA's Chairman.

### Office of Minority and Women Inclusion

#### VISION

An inclusive culture where differences are leveraged to ensure a safe and sound credit union system.

#### MISSION

The Office of Minority and Women Inclusion promotes diversity within the NCUA and the credit union system and ensures equal opportunity in the NCUA's employment and business activities.

#### VALUES

- Respect differences
- Intentionally include
- Realize the power of people
- Embrace change
- Drive innovation

## Highlights from 2019



### First Annual Diversity, Equity, and Inclusion Summit

On November 6, 2019, more than 150 credit union professionals attended the NCUA's Diversity, Equity, and Inclusion Summit in Alexandria, Virginia. This was the first industry event of its kind, bringing together credit union professionals to: promote the value of diversity, equity, and inclusion for credit unions; share best diversity, equity, and inclusion practices; develop solutions to industry-specific challenges; and discuss best methods for diversity data collection.

All three NCUA Board members addressed the audience to express their personal commitment to diversity, equity, and inclusion and their belief that it is imperative for the industry to make diversity, equity, and inclusion a priority.

Credit union industry professionals shared their insights, best practices, accomplishments, strategies, and challenges during the daylong event. Participants participated in a think tank exercise where they formed groups to discuss challenges and develop solutions around topics such as:

- Credit union data collection
- Disability inclusion and accessibility
- Financial inclusion
- LGBTQ+ inclusion
- Minority Depository Institutions
- Supplier diversity
- Technology
- Workforce diversity, equity and inclusion

## Highlights from 2019 continued



The NCUA also provided a “Credit Union Diversity Self-Assessment Quick Start” booth so that credit union representatives could learn about, experience, and start their credit unions’ diversity self-assessments at the summit. Participant feedback was overwhelmingly positive, with 100 percent of respondents saying the presentations were useful for their organizations; the speakers were knowledgeable; they would recommend others to come to the summit in the future; and the summit overall was a good use of their time. See Appendix I on pages 45–46 for the full agenda from the summit.



## Highlights from 2019 continued

### Employee Resource Group Forum

The NCUA hosted its first-ever Employee Resource Group Forum on April 3-4, 2019, providing the groups with a foundation for growth and learning. Officers and ERG members from all over the country and representing all of the groups met in Alexandria, Virginia, to learn best practices from ERG professionals and practitioners. The forum also included time for strategic planning, networking, and recruiting new members. Read more on pages 15–17.



### Continued Success in Supplier Diversity

Continuing five years of progress, 2019 was another strong year for the NCUA's supplier diversity performance. By year-end, the agency had awarded 43.0 percent of its reportable contract dollars to minority- and women-owned businesses. Read more on pages 26–31.

- Contract dollars to all firms designated as women-owned increased 25.0 percent, from \$17.2 million in 2018 to \$21.6 million in 2019.
- The NCUA's top vendor for total awarded contract dollars was a woman-owned firm providing support to the Office of the Chief Information Officer.
- The NCUA awarded \$22.5 million, or 44.8 percent, of its technology contracts to minority- and women-owned businesses.
- The NCUA's Office of the Chief Financial Officer awarded 66.7 percent of its \$9.8 million in contracts to minority- and women-owned businesses.

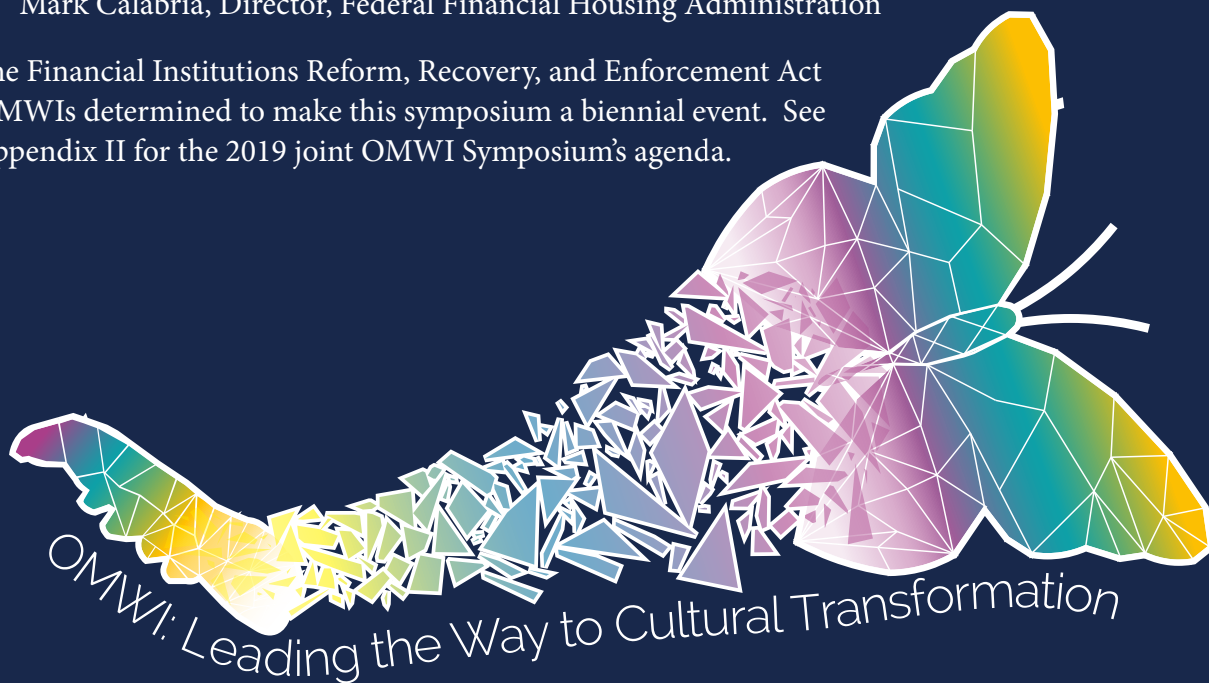
## Highlights from 2019 continued

### First Joint OMWI Symposium

The NCUA spearheaded and led the planning and execution of the first Joint OMWI Symposium held on May 15, 2019, at the Constitution Center in Washington, DC. Staff from the Offices of Minority and Women Inclusion at the eight financial regulatory agencies convened to discuss the shared challenges and identify best practices, brainstorm new approaches, and improve collaboration among agency OMWIs to advance the goals of Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The event included two general sessions and three training sessions within four educational tracks: Equal Employment Opportunity, Workforce Diversity, Supplier Diversity, and Diversity in the Regulated Entities. The following distinguished guests welcomed and addressed the attendees:

- Chairwoman Joyce Beatty, U.S. House Financial Services Subcommittee on Diversity and Inclusion
- Ranking Member Ann Wagner, U.S. House Financial Services Subcommittee on Diversity and Inclusion
- Kathy Kraninger, Director, Consumer Financial Protection Bureau
- Joseph Otting, Comptroller of the Currency
- Mark Calabria, Director, Federal Financial Housing Administration

The Financial Institutions Reform, Recovery, and Enforcement Act OMWIs determined to make this symposium a biennial event. See Appendix II for the 2019 joint OMWI Symposium's agenda.



## Workforce Diversity and Inclusion

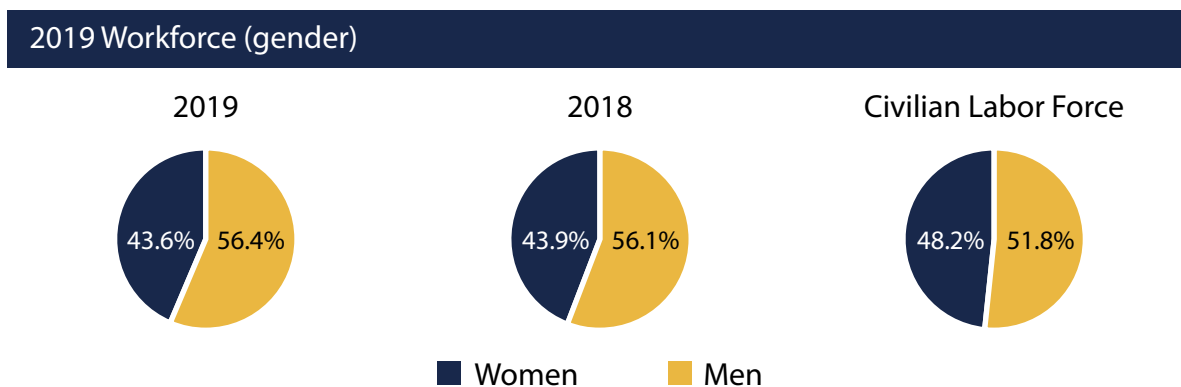
### Demographics of Current Agency Workforce

The NCUA benchmarks its workforce composition against the national Civilian Labor Force as defined by the Equal Employment Opportunity Commission. The national Civilian Labor Force uses the most recently available U.S. Census data, currently from 2010. It reflects people 16 years of age and older, employed or actively seeking employment, but not serving in the military or institutionalized. The agency also uses Occupational Civilian Labor Force data for benchmarking. The Occupational Civilian Labor Force uses census data that is comparable to the occupational population of financial examiners, which is the largest portion of the NCUA’s workforce. Although these measures are not exact comparisons to the NCUA’s workforce, they provide a useful and widely accepted benchmark.

#### NCUA Workforce

The NCUA’s workforce consisted of 1,129 employees as of December 31, 2019. This represents a 1.4 percent increase compared to the same time last year.

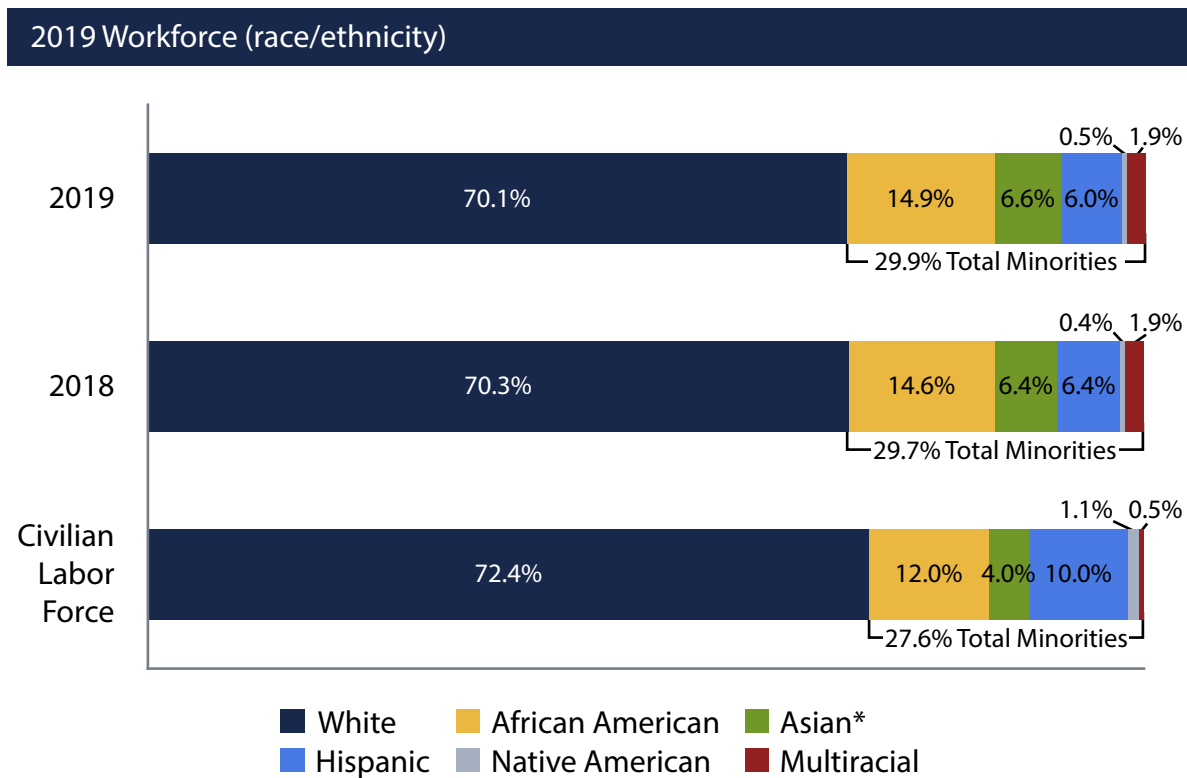
Gender: As shown in Figure 1, the NCUA’s workforce is comprised of 43.6 percent women, compared to 43.9 percent last year. This is below the EEOC’s Civilian Labor Force benchmark of 48.2 percent. Comparing the ratio of females to males, the NCUA ratio of 0.77 is lower than the Civilian Labor Force ratio of 0.93, indicating a lower proportion of females within the NCUA workforce than would be expected considering available civilian workforce composition.



Source : NCUA

Figure 1

**Race and Ethnicity:** Minority representation was comparable in 2019, with a 0.2 percent increase from 2018 (see Figure 2). Notably, the NCUA continues to exceed the Civilian Labor Force in the African American, Asian, and Multiracial groups. The NCUA’s Hispanic population continues to be the agency’s most underrepresented group, experiencing a slight decrease of 0.4 percentage points. Other groups in the agency showing a less-than-expected workforce representation when compared to the Civilian Labor Force are American Indians or Alaska Natives and Native Hawaiians or Other Pacific Islanders. Whites also continue to show a less-than-expected onboard percentage. Markedly, this group experienced the largest number of retirements and resignations in 2019.



\*Asian includes Native Hawaiian or Other Pacific Islander

Source : NCUA

Figure 2

### Major Occupation

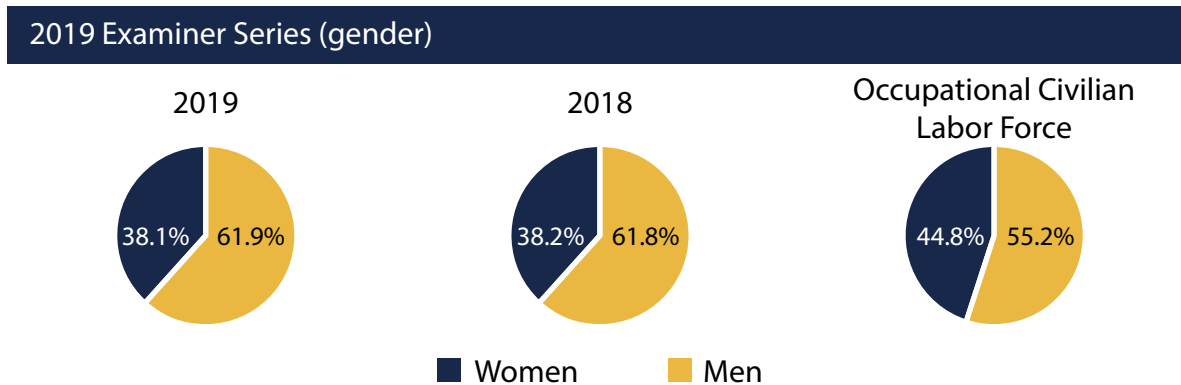
The credit union examiner series is the principal occupation at the NCUA and accounts for 67.6 percent of the agency’s workforce – similar to last year’s reported 67.8 percent.

Figures 3 and 4 compare the percentages of employees in the credit union examiner series based on gender and race or ethnicity, respectively, in 2018 and 2019. These figures compare the percentages of



employees in the credit union examiner series against the Occupational Civilian Labor Force, which provides a relevant comparison of occupations similar to those in the examiner series.

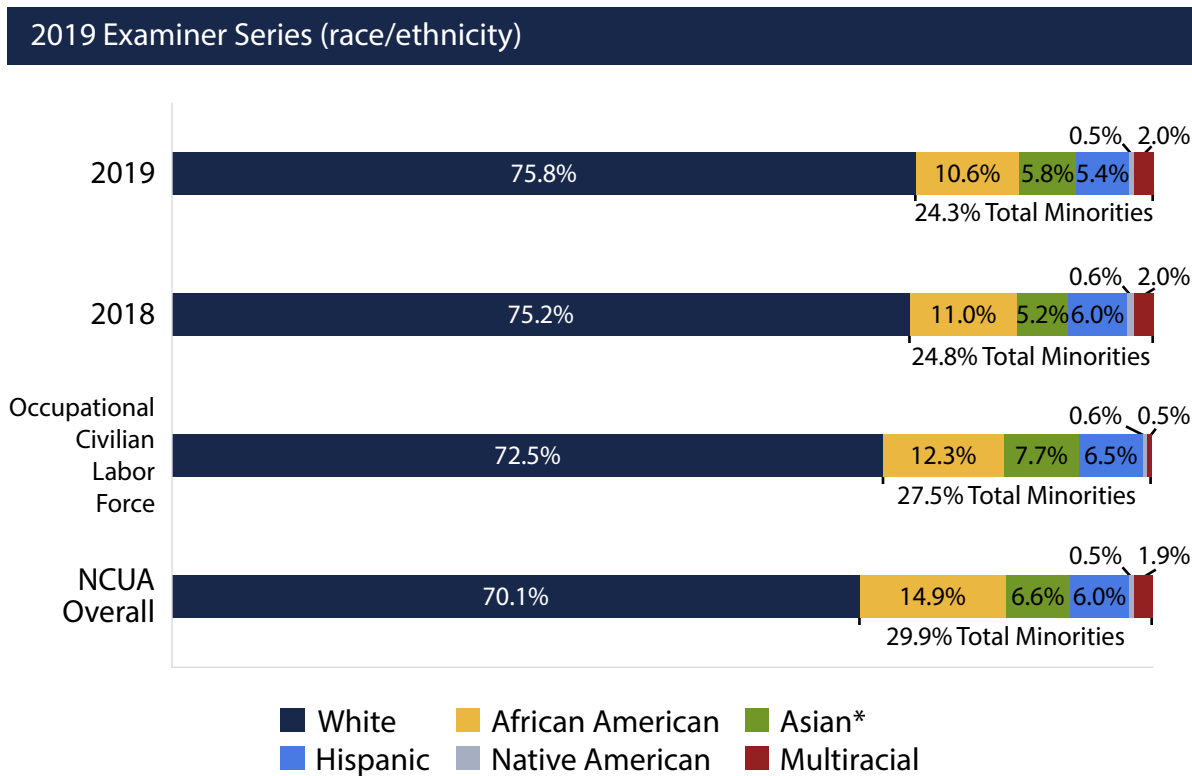
**Gender:** Gender representation among examiners remained constant in 2019 as compared to 2018 (see Figure 3). The examiner workforce continues to have a lower ratio of women compared with the overall NCUA workforce, with a female-to-male ratio of 0.62 versus 0.77. Comparing the credit union examiner workforce to the Occupational Civilian Labor Force reveals an even greater gap, with a female-to-male ratio of 0.62 versus 0.81.



Source : NCUA

Figure 3

**Race and Ethnicity:** At 24.2 percent, the minority population among credit union examiners is 5.7 percentage points lower than the total NCUA minority population of 29.9 percent. This increased slightly from the 4.9 percent difference in 2018. The percentage of each minority group is consistent with 2018 and similar to the total workforce yearly comparison. The examiner ranks are comprised of a higher percentage of White examiners, with a representation of 75.8 percent versus 70.1 percent in the overall NCUA workforce, and a lower percentage of African Americans, at 10.6 percent versus 14.8 percent of the overall NCUA workforce. This was also the case in 2018. For all other groups, the percentage of employees in the examiner series is within one percentage point of each group’s representation in the overall workforce. The percentage of minorities in this job series reflects the expected rates among the Occupational Civilian Labor Force within a few percentage points. The largest differences occur in the Asian group, which has a lower-than-expected participation rate compared to the OCLF ratio of 0.75, followed by the Hispanic and African American examiners with ratios of 0.83 and 0.86, respectively. The Multiracial group has a higher-than-expected rate of participation with a ratio of 4.0 compared with the OCLF.



\*Asian includes Native Hawaiian or Other Pacific Islander  
 Percentages may not total to 100% due to rounding.  
 Source : NCUA

Figure 4

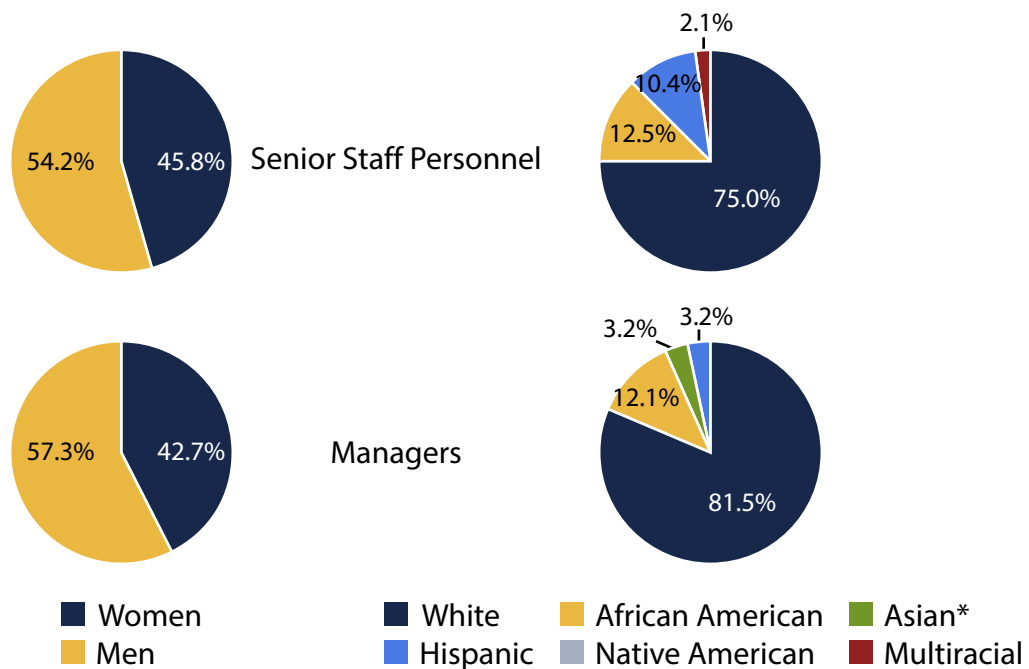
### Executives and Managers

**Executives**, excluding NCUA Board Members, are employees in positions identified as senior staff positions. These individuals accounted for 4.3 percent of the workforce, compared to 4.8 percent in 2018. The number of minorities in senior staff positions increased to 25.0 percent in 2019 from 18.9 percent in 2018 (see Figure 5), while the representation of women in senior staff positions remained comparable from 2018 to 2019.

**Managers** include all supervisory staff who are not executives. This group accounted for 11.1 percent of the NCUA workforce in 2019, similar to 11.4 percent in 2018. Women represented 42.7 percent of

all managers, which is comparable to the 42.5 percent reported in 2018. Minorities represented 18.5 percent of all managers, slightly lower than 18.9 in 2018.

2019 Executives and Managers (gender, race, and ethnicity)



\*Asian includes Native Hawaiian or Other Pacific Islander

Source : NCUA

Figure 5

### Workforce Pipeline Distribution

The NCUA routinely reviews the diversity of the agency’s pipeline in three grade range categories: CU-12 and below, CU-13 to CU-15, and senior staff (see Figure 6). The percentage of minorities in CU-12 and below was slightly lower in 2019, and the CU-13 to CU-15 pipeline showed a slight increase to 27.5 percent from 26.2 percent in 2018. The percentage of minorities in senior staff positions

increased to 25.0 percent from 18.9 percent in 2018. There was an increase in African Americans in the senior staff and in CU-13 to CU-15 positions, while the representation of African Americans decreased in CU-12 and below positions. There was also an increase in the Hispanic population in senior staff positions.

NCUA Workforce Pipeline Diversity										
CU-12 & below	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent	2015 number	2015 percent
Women	228	42.9%	233	43.6%	252	45%	279	45.2%	289	44.3%
African American	90	16.9%	95	17.8%	102	18.2%	115	18.6%	120	18.4%
Asian*	39	7.3%	37	6.9%	40	7.1%	41	6.6%	42	6.4%
Hispanic	32	6.0%	37	6.9%	28	5.0%	30	4.9%	31	4.7%
Native American	2	0.4%	2	0.4%	3	0.5%	5	0.8%	9	1.4%
Multiracial	12	2.3%	13	2.4%	8	1.4%	7	1.1%	6	0.9%
Total Minorities	175	32.9%	184	34.5%	181	32.3%	198	32.1%	208	31.9%
CU-13 to CU-15	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent	2015 number	2015 percent
Women	242	44.3%	232	44.3%	231	43.9%	230	43.3%	220	43.1%
African American	71	13.0%	63	12.0%	64	12.2%	60	11.3%	56	11.0%
Asian*	36	6.6%	34	6.5%	32	6.1%	34	6.4%	30	5.9%
Hispanic	31	5.7%	30	5.7%	28	5.3%	23	4.3%	23	4.5%
Native American	4	0.7%	3	0.6%	5	1.0%	5	0.9%	3	0.6%
Multiracial	8	1.5%	7	1.3%	1	0.2%	1	0.2%	1	0.2%
Total Minorities	150	27.5%	137	26.2%	130	24.7%	123	23.3%	113	22.1%
Senior Staff	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent	2015 number	2015 percent
Women	22	45.8%	24	45.3%	22	43.1%	21	42.9%	22	41.5%
African American	6	12.5%	5	9.4%	5	9.8%	5	10.2%	4	7.5%
Asian*	0	0.0%	0	0.0%	1	2.0%	1	2.0%	2	3.8%
Hispanic	5	10.4%	4	7.6%	2	3.9%	1	2.0%	1	1.9%
Native American	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multiracial	1	2.1%	1	1.9%	0	0.0%	0	0.0%	0	0.0%
Total Minorities	12	25.0%	10	18.9%	8	15.7%	7	14.3%	7	13.2%

\* Asian includes Native Hawaiian or Other Pacific Islander.  
Source: NCUA

Figure 6

## New Hires and Separations

During the 2019 calendar year, the NCUA hired 102 new staff members, which is greater than the 83 reported new hires in 2018, and the 33 reported in 2017, exhibiting significant increases over the past two years. Of the new employees who came onboard in 2019, 45.1 percent were women and 37.3

percent were minorities. This represents a decrease from 48.2 percent and 39.8 percent, respectively, hired in 2018. Despite this decrease, the percentages of women and minorities hired in 2019 are higher than the respective representation of these groups within the current NCUA workforce, which is 43.6 percent women and 29.9 percent minority overall. This indicates positive momentum toward a more diverse workforce.

Voluntary separations accounted for 93.8 percent of total separations in 2019, compared to 95.6 percent in 2018. Retirements, resignations, and expired terms accounted for 78.8 percent of these voluntary separations. This is down from 81.4 percent in 2018. The number of employees departing for employment in other federal agencies increased slightly from 14.4 percent in 2018 to 15.0 percent in 2019. The remaining 6.2 percent of separations were involuntary, up from 4.4 percent in 2018. Women made up 52.5 percent of the total separations in 2019, an increase from 51.3 percent compared to the previous year, indicating an upward trend following last year's 4.2 percent increase over 2017. Females may have been slightly more likely to leave for another government position or to resign. Minorities made up 36.3 percent of all separations, an increase from the previous year's 28.3 percent. Minorities were also slightly more likely to leave for other government employment and less likely to retire compared with White separations. Demographics of new hires and separations by race and gender are available in Figure 7.

2019 New Hires/Separations				
Demographic Group	New Hire number	New Hire percent	Separation number	Separation percent
Women	46	45.1%	42	52.5%
Men	56	54.9%	38	47.5%
White	64	62.7%	51	63.8%
African American	19	18.6%	16	20.0%
Asian*	12	11.8%	6	7.5%
Hispanic	5	4.9%	4	5.0%
Native American	1	1.0%	1	1.3%
Multiracial	1	1.0%	2	2.5%
Overall Total	102	100.0%	80	100.0%
Total Minorities	38	37.3%	29	36.3%

\* Asian includes Native Hawaiian or Other Pacific Islander.  
Source: NCUA

Figure 7

## Individuals with Disabilities

Since 2017, the NCUA has consistently exceeded the federal goals for employees with disabilities and for employees with targeted disabilities. In 2019, 12.5 percent of NCUA employees reported having

disabilities, and 3.0 percent reported having targeted disabilities (see Figure 8). This is especially notable as many government agencies trend below the federal goals of 12 percent of employees with disabilities and 2 percent of employees with targeted disabilities.

Employees with disabilities											
	Federal Goal as of 2018	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent	2015 number	2015 percent
Employees with Disabilities	12%	141	12.5%	142	12.8%	160	14%	111	9.3%	119	9.8%
Employees with Targeted Disabilities	2%	34	3.0%	34	3.1%	39	3.4%	11	0.9%	12	1.0%

Source: NCUA

Figure 8

## Accomplishments

### Chairman’s Priorities

As stated by the NCUA Chairman Rodney Hood, the NCUA is committed to creating a diverse and inclusive work environment, as described in the agency’s *2018–2022 Strategic Plan*:

#### **Goal 3.1: Attract, engage, and retain a highly skilled, diverse workforce and cultivate an inclusive work environment.**

The agency has a deep commitment to ensure all employees feel valued and are able to contribute to their highest potential. In early 2019, the NCUA completed a broad and lengthy organizational realignment resulting in a heightened focus on diversity and inclusion throughout the year. The agency made significant efforts to create a greater sense of belonging, engagement, and inclusion among employees. Highlighted below are the results of the NCUA’s efforts in diversity and inclusion.

**Culture, Diversity and Inclusion Council:** In 2019, the NCUA Chairman called for the establishment of a culture council to assess and advance a culture at the agency that promotes diversity, equity, and inclusion. In response, the agency revamped and expanded its Diversity Advisory Council to establish the Culture, Diversity, and Inclusion Council. This council’s structure and charter highlights the Chairman’s vision of a more inclusive organization. The Culture, Diversity, and Inclusion Council’s mission is to “build an organizational culture where our shared values, beliefs, and behavioral norms around equity, diversity, inclusion, engagement, and leadership align with our strategic priorities to optimize organizational performance.”

The Culture, Diversity, and Inclusion Council includes representatives of employees at all levels (for example, executives, supervisors, and non-supervisors from multiple grade levels) and a diverse spectrum of functional areas (such as field program, legal, human resources, and technology). In

addition, members are comprised of a cross-section of the agency’s staff representing different types of diversity (including race, ethnicity, gender, age, sexual orientation, disability, veteran status, experience). A National Treasury Employees Union representative is also a member. In addition, the council membership expanded to include up to eight presidents of the agency’s employee resource groups.

**Policy Statements:** Further demonstrating his commitment to diversity and inclusion, the NCUA Chairman Rodney E. Hood issued new policy statements in 2019 to all NCUA employees, confirming his commitment to diversity and inclusion and equal employment opportunity. These statements are included as Appendices IV and V to this report, on pages 50 and 51, respectively.

## Metrics

**Federal Employee Viewpoint Survey Results:** The NCUA measures inclusion using the U.S. Office of Personnel Management’s Inclusion Index - a score calculated from a subset of questions from the Federal Employee Viewpoint Survey. It compares 20 questions grouped into five factors relevant to categories: fairness, openness, cooperation, support, and empowerment. In 2019, the NCUA’s overall New Inclusion Quotient Index score increased from 63 to 65 percent, which is equal to the score for overall medium-sized agencies.

Appendix VI, on page 52, provides the list of questions and scores for each category within the New Inclusion Quotient index.

The NCUA also saw a 4.5 percentage point increase in the category of support for diversity based on FEVS question 34 – “Policies and programs promote diversity in the workplace (for example, recruiting minorities and women, training in awareness of diversity issues, mentoring).” On this question, 77.2 percent of NCUA employees believe the agency’s policies and programs promote diversity in the workplace. This is a remarkably high score, putting the NCUA 18.5 percentage points above the federal average in this area.

New Inclusion Quotient Index Scores						
	2019 NCUA	2019 Government-wide	2019 Medium agencies	2018 NCUA	2018 Government-wide	2018 Medium agencies
Overall	65	62	65	63	61	64
Fairness	52	49	52	53	48	52
Openness	67	61	64	65	60	63
Cooperation	62	59	63	57	58	62
Support	83	79	83	81	78	82
Empowerment	59	61	62	60	60	62

Source: Office of Personnel Management

Figure 9

**Diversity and Inclusion Dashboard:** In 2019, OMWI developed a quarterly diversity and inclusion dashboard to measure the effectiveness of the agency's diversity and inclusion efforts. The dashboard tracks workforce demographics, workplace inclusion using OPM's Inclusion Index, and supplier diversity. Each NCUA office director received the dashboard quarterly. The OMWI director discussed significant changes with NCUA Board Members' offices during monthly meetings. The entire workforce also received the dashboards through the monthly diversity and inclusion newsletters. A sample of the quarterly dashboards is available in Appendix VII on pages 53–54.

## Employee Programs

**Employee Resource Groups:** The NCUA's Employee Resource Group program, established in December 2017, grew and developed rapidly in 2019. In addition to the three groups established in 2018 (CULTURA, NCUA PRIDE, and UMOJA), the agency launched three new groups in 2019 and began the process of forming two more in early 2020. These ERGs recruited 227 members, or 20.2 percent of NCUA employees. This far exceeds the industry standard ERG membership goal, which is 10 percent of the total workforce in the organization. In addition to the work necessary to build and launch these groups, the ERGs successfully engaged members in more than 30 initiatives and activities designed to provide professional development efforts, networking, employee retention, and other events. The ERGs contribute in meaningful ways to foster a more inclusive work environment for all employees.

A significant highlight of the ERG program's success in 2019 was the NCUA's first annual ERG Forum, which provided the groups with a foundation for growth and learning. The ERG Forum took place on April 3-4, 2019, and all officers and ERG members were invited. Participants received strategic direction and guidance from an ERG consultant and learned best practices for building effective groups from ERG officers at Consumer Financial Protection Bureau and Federal Deposit Insurance Corporation. Members and officers also learned about becoming change agents and spent time developing ERG Diversity and Inclusion Partnership Plans for their respective groups. The event included an ERG membership drive and reception.





# NCUA ERG NETWORK

creating inclusion through connections

**APIC: Asian Pacific Islander Connection (11 members)**



This group's mission is to promote cultural awareness to foster a sense of community among Asian Pacific Islander employees and understanding and appreciation of the Asian Pacific Islander culture by all NCUA colleagues. The group seeks to help open more career development and professional opportunities for Asian Pacific Islanders within the NCUA's ranks and leadership positions.

**CULTURA: Creating Unity, Learning to Understand, Recognizing All (54 members)**



This group's name is also its mission. CULTURA works to develop and retain Hispanic and Latino talent and build greater cultural awareness among the NCUA's workforce.

**CULTURA**

**NCUA PRIDE: People Recognizing Individual Differences Equally (40 members)**



NCUA PRIDE's mission is to promote and support an accepting environment, especially for LGBTQ+ employees; provide assistance to achieve and celebrate full inclusion of all employees; and promote understanding and awareness of the benefits diversity brings to build and sustain a strong and thriving workforce.

## SWAN: Supporting Women At NCUA (80 members)



Supporting Women at NCUA



SWAN's purpose is to support and expand networking, educational, and outreach programs that emphasize the personal and professional development of women through expanded cultural awareness, educational events, and mentoring.

## UMOJA: Unity (65 members)



Recognizing a common African ancestry, UMOJA embraces the principle of unity through connectivity and community by intentionally including all employees desiring to increase awareness and respect for differences, pursue opportunities for innovation and change, and align with others to build and sustain a thriving workforce.

## VANS: Veterans At NCUA Serving (59 members)



This ERG is for employees who have served in the military or those who support our nation's veterans. The group's mission is to leverage military experiences, share creative solutions, develop camaraderie, and enhance the mission of the NCUA among all employees, with special emphasis on the military and veteran culture.

**Special Emphasis Programs:** The NCUA's Special Emphasis Program series is a significant component of efforts to build inclusion and understanding within the agency's workplaces. For each of the eight observances, OMWI hosted an event featuring a guest speaker who provided a range of experiences and insights into how to be more intentionally inclusive of each special population. Many employees attend these events, both in person and virtually. The following list includes details of each event:

Special Emphasis Program Events		
Observance	Event	Speaker
African American History	Lessons from Little Rock	Dr. Terrence Roberts, member of Little Rock Nine
Women's History	Black and White Women and the Struggle for Professional Identity	Ella Belle Smith, author and advocate
Asian and Pacific Islander Heritage	Journey from Vietnamese Refugee to Presidential Appointee	Sandy Hoa Dang, former Executive Director, Vietnam Education Foundation
LGBTQ+ Pride	Boy Erased	Gerrard Conley, author
Hispanic Heritage	Lessons from the First Mexican-Born Treasurer of the United States	Rosario Marin, former Secretary, US Department of the Treasury
Disability Employment Awareness	How A Young Woman's Hearing Loss Made Her Stronger	Amanda McDonough, actor and author
American Indian and Alaska Native Heritage	Economics in Indian Country: The Investment Imperative and Opportunity	Patrice H. Kunesh, Director, Center for Indian Country Development, Federal Reserve Bank of Minneapolis
Veterans Day	Dream Big Together	Major General Charles F. Bolden Jr., USMC (Ret.), former Administrator, National Aeronautics and Space Administration

Figure 10

**OMWI Talks:** The Office of Minority and Women Inclusion hosts facilitated open discussions for NCUA employees throughout the year. These OMWI Talks aim to create a safe space for employees to discuss sensitive diversity- and inclusion-related topics. By having conversations about our differences, we can broaden our awareness and understanding of others, leverage our diversity, and foster greater inclusion. These discussions give employees opportunities to analyze and discuss complex topics and learn how to manage challenges that may affect the workplace environment.

In 2019, senior leaders from various offices hosted monthly OMWI Talks in the Central Office. This provided opportunities for leaders to build competencies around facilitating challenging conversations and discuss topics related to diversity and inclusion. NCUA field employees can access online resources to host remote OMWI Talks. Field employees also had opportunities to experience OMWI Talks during regional meetings and large group training events throughout the year.

During 2019, OMWI Talks featured the following topics:

- Body language (January),
- Race (January, February),
- Bias (March),
- Gender (April),
- Inclusion (May, July, August),
- Sexual Harassment (June),
- Culture (January, July, August), and
- Bullying (October).

**VIBE:** VIBE is an ongoing campaign to improve the agency’s culture by encouraging all employees to make a conscious, deliberate effort to adopt inclusive behaviors and habits. VIBE launched in early 2018 and continued throughout 2019. The initiative focuses on four specific behaviors that help create a greater sense of belonging among the agency’s employees:

- **V**alue Differences
- **I**ntentionally Include
- **B**reak Biases
- **E**mbrace Change



In 2019, VIBE introduced three new components to the initiative:

- **VIBE Leadership Panels:** The first new component launched was a series of four VIBE Leadership Panels that each featured NCUA Board Members and Senior Staff leaders discussing one of the four VIBE behaviors. The topics allowed panelists to speak from personal experience, sharing how differences, inclusion, bias, and change have influenced their own career paths, leadership styles, and experiences. The goal was to help build engagement between leaders and staff. The setting was informal with non-supervisory staff or first-line managers moderating the conversations. Topics included:

VIBE Leadership Panels	
Topic and Title	Description
<b>Value differences:</b> Different Paths to Leadership	How different career paths lead to leadership and lessons learned along the way
<b>Intentionally include:</b> Leading Inclusively	The opportunities and challenges of leading diverse teams
<b>Break biases:</b> Leadership Bias	The highs and lows of being a leader and managing others’ perceptions of leadership
<b>Embrace change:</b> Leading Change	Managing through transition – the benefits and challenges of change

Figure 11

- VIBE Speaker Series:** In NCUA's first VIBE Speaker Series event, "Demystifying Islam and Muslim Women", public speaker and media professional Hanadi Chehabeddine shared stories of being Muslim in the U.S. and how the conversation on global terrorism has affected Muslims' daily lives. She used her life experiences to tell of the struggles and privileges faced by Muslim women; how to engage with Muslim women better; and how to address biases to transform relationships with Muslim neighbors and colleagues.

## VIBE featured at the Forum on Workplace Inclusion

The Forum on Workplace Inclusion is the largest annual conference in the US for diversity and inclusion professionals from all over the world. At the 30th annual event in 2019, OMWI presented a learning session on the NCUA's VIBE campaign. More than 40 attendees took advantage of this interactive and engaging opportunity to learn about how the VIBE campaign helps create an inclusive environment within the NCUA. Following the event, multiple participants reached out to learn more about the NCUA's work. This kind of outreach positions the NCUA as a leader in the field of diversity and inclusion.

- VIBE Inclusion Toolkit:** The new VIBE Inclusion Toolkit is available on the NCUA's internal website, containing resources to help employees and supervisors create a more inclusive environment within the agency. Resources include articles, videos, podcasts, individual and group activities, exercises, guides, and checklists.

**Diversity and Inclusion Award:** The agency granted this award for the second year in a row to recognize an NCUA employee who exhibited an outstanding commitment to diversity and inclusion. The Diversity and Inclusion Award honors individuals or groups who have demonstrated respect and value for differing backgrounds and points of view within the NCUA and the credit union system, and for supporting, leading, or enhancing the NCUA's diversity and inclusion efforts. The 2019 honoree is a tremendous champion for diversity and inclusion and models inclusive leadership at both the team level and agency-wide. The recipient also contributed significantly to the successful launch of PRIDE, the agency's employee resource group for LGBTQ+ employees, and serves as the group's executive sponsor. The agency created this award in 2017 and presented it for the first time in 2018.

**Employee Engagement:** In 2018, the NCUA developed a Workforce Engagement Action Plan to help the agency strengthen its workforce; grow and develop the leadership competencies in employees throughout the agency; and ensure the ability to attract, develop, manage, and retain the best workforce possible to meet the agency's needs. The plan established several overall goals for the agency, and each NCUA office developed a specific Workforce Engagement Action Plan. The agency based goals on the Employee Engagement Index scores from the 2018 Federal Employee Viewpoint Survey. The agency achieved all goals established in the overall agency Workforce Engagement Action

over the course of 2019. With this strategy, the agency Engagement Index score improved by two percentage points with a score of 69 in 2019 compared to 67 in 2018.

## Recruitment and Outreach

The NCUA continues to conduct recruitment and outreach to increase awareness of potential employment opportunities among diverse pools of talent. The majority of these outreach and recruitment efforts target groups with less-than-expected participation in the workforce (per Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act) and individuals with disabilities (per Executive Order 13548).

To increase recruitment within populations that have less-than-expected participation rates in the agency, the NCUA conducted outreach at major targeted recruitment events sponsored by:

- Accounting and Financial Woman's Alliance
- Careers & the Disabled magazine
- Career Expo for People with Disabilities & Wounded Warriors
- Congressional Black Caucus
- National Association of the Deaf
- National Black MBA Association
- Prospanica, an advocacy organization for Hispanic professionals

Additionally, the agency continued its already established recruitment efforts using the following:

- USAJOBS Resume Mining database
- Pathways Current College Student and Recent College Graduate Program
- LinkedIn
- College Student "Handshake" Recruiting Tool
- Multi-year contract for recruitment advertising in Professional Woman's Magazine, Hispanic Network Magazine, Black EOE Journal, U.S. Veterans Magazine, and DIVERSEability Magazine

**Internship Program:** In 2019, the NCUA hired 12 interns to serve in the Central office and 3 to serve in 2 of the regional offices using the U.S. Office of Personnel Management's Pathways Program for Students and Recent Graduates to Federal Careers. Previously, the agency hired interns through a contracting program managed internally by the Office of Minority and Women Inclusion. The transition has been beneficial to interns because participants are eligible for noncompetitive conversions to the competitive service within 120 days of program completion. This creates a potential path to permanent employment that was not available in the previous internship program.

## Training and Leadership Development

**Training:** OMWI provided an online training course, Global Diversity, for all employees. The course highlighted challenges and barriers to inclusion in the workplace, including recognizing discrimination and bullying. The course also covered workplace inclusion and accommodation practices, including strategies for promoting inclusion, and how inclusion policies and procedures support employees. Training completion rates were 99.3 percent for employees and 93.3 percent for contractors.

A multi-year effort to provide face-to-face training opportunities in small settings also continued in 2019. The goal of these trainings is to improve employee knowledge and understanding of the value of diversity and inclusion as it relates to specific groups or an office's defined work and area of responsibility. One training opportunity with significant impact was a pilot of Contineo™, which uses competitive game play to engage people in understanding the impact of diversity and inclusion on business results and how each person contributes to an inclusive environment. Thirty supervisory credit union examiners and other regional management employees attended the pilot course. Participants left the training with specific personal action plans to implement their learnings, and reported growth in four key areas:

- Understanding the definition, causes of, and ways to mitigate the impacts of unconscious bias;
- Awareness of common stereotypes and their impacts on hiring, succession planning, and decision making;
- Articulating a broad definition of diversity and strategic ways to create inclusion; and
- Knowing the alignment of diversity and inclusion with the agency's vision, mission, and strategic goals.

**Leaders Lead in Diversity and Inclusion 2019 Campaign:** To support the NCUA's leaders in developing greater competency in the principles of diversity and inclusion, OMWI created the Leaders Lead in Diversity & Inclusion 2019 campaign. This initiative provided leaders with opportunities to play a larger role in ongoing OMWI initiatives, such as:

- Hosting one of the monthly OMWI Talks;
- Sponsoring an employee resource group; and
- Participating in a VIBE Leadership Panel to discuss how they demonstrate one of the four inclusive VIBE behaviors.

Through this initiative, members of the leadership team hosted all of the 2019 OMWI Talks held at the Central Office; all of the employee resource groups gained executive sponsors; and a significant number of leaders participated in OMWI programs. OMWI also provided a leadership toolkit and additional training to help our leaders create and support a more inclusive workplace, contributing to the 2.0 percent increase in the agency's score on the New Inclusion Quotient index.

**Leadership Development:** Forty-eight employees participated in NCUA-led or sponsored leadership development programs in 2019. As illustrated in Figure 12, 61.0 percent of the participants were women and 25.0 percent were minority.

2019 Leadership Development Program Participation									
Program	Targeted Grade level	Number of participants	Women	Men	White	African American	Asian	Hispanic	Multi-racial
Aspiring Leader	4/5/6	0	0	0	0	0	0	0	0
New Leader	7/8/9/10	2	2	0	2	0	0	0	0
Executive Leadership	11/12	4	2	2	2	0	0	2	0
Advancing Leader	12/13/14	1	1	0	0	0	0	1	0
Management Development	13/14/15	8	1	7	6	1	0	0	1
Excellence in Government	14/15	2	1	1	2	0	0	0	0
NCUA Executive Training	15/Sup	3	3	0	3	0	0	0	0
Executive Coaching	SSP	29	20	9	22	4	0	2	1
<b>Total</b>		<b>49</b>	<b>30</b>	<b>19</b>	<b>37</b>	<b>5</b>	<b>0</b>	<b>5</b>	<b>2</b>

Source: NCUA

Figure 12

**Mentoring Program:** The NCUA created its mentoring program in 2016 to provide developmental opportunities, build cross-cultural understanding, and cultivate greater inclusion of all employees. In May 2019, the program launched its fourth year with a class of 30 mentoring pairs. This represents an increase in program participation, which has grown steadily since its inception.

2019 Mentor Program Participation											
	Number of participants in CU 12 and below	Number of participants in grades 13-15	Number of Senior Staff participants	Women	Men	White	African American	Asian	Hispanic	Native American	Multi-racial
Mentee	14	15	1	15	15	13	7	4	6	0	0
Mentor	0	19	11	12	18	23	3	0	2	1	1

Source: NCUA

Figure 13



## Opportunities and Next Steps

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In addition to the continuation of ongoing OMWI programs and education, some new initiatives that will launch in 2020 include:

### Chairman's Priorities

**Culture, Diversity, and Inclusion Council:** This newly formed Council will hold its inaugural in-person meeting and orientation in 2020. The meeting will include two days of training from three different diversity and inclusion vendors and an entire day of annual planning with a goal to develop an action plan to assess the current culture. The meeting and planning session will help the Council identify the most impactful ways in which it can contribute to build an inclusive culture at the NCUA. Upon completing the culture assessment and determining the desired agency culture, the Council will make recommendations for change directly to the NCUA Chairman.

### Employee Programs

**Employee Resource Groups:** Two additional employee resource groups will launch in 2020. These groups include one for employees with disabilities and another for young professionals. The ERG program will continue to support the groups in aligning their work with the NCUA's goals related to diversity and inclusion, including development of an ERG Ambassador program to identify ERG member volunteers to support agency-wide recruitment efforts, to provide assistance in developing the Special Emphasis Programs, and to develop external content for the public website.

On the 2020 Federal Employee Viewpoint Survey, the NCUA will include an agency-specific question on the impact of Employee Resource Group engagement. This will help us determine how this program contributes to improving employee engagement.

### Recruitment and Outreach

**Barrier Analysis of Principal Examiner Exam:** The NCUA collaborated with the U.S. Office of Personnel Management to analyze potential barriers to groups advancing through the testing process to become Principal Examiners. In 2019, OPM developed and administered a survey to examiners who recently took the Principal Examiner test. The agency will use the results to identify best practices in preparing for the exam. The NCUA will collect those best practices to ensure consistency in the level of on-the-job training each examiner receives. Examiners make up 67.6 percent of the agency's workforce and, therefore, comprise a significant portion of the leadership pipeline. Without diversity in the examiner series, diversity in the leadership applicant pool is limited.

**Recruitment Outreach Expansion:** The NCUA plans to expand its recruitment outreach efforts during the 2020 calendar year. OMWI will increase intra-agency collaboration by including members of the employee resource groups, the regional offices, and other offices in outreach efforts to target

specific populations. Expanding the recruitment team to include additional employees will allow the agency to attend more diverse recruitment outreach events, collaborate with more minority-, disability-, and veteran-serving institutions, and create greater awareness of the NCUA and its mission.

OMWI will collaborate with the regional offices to develop plans for targeted recruitment of credit union examiners, which is the NCUA's principal occupation series. These recruitment efforts include strategies such as:

- Building direct contacts with potential applicants;
- Developing relationships with college career centers and counselors;
- Creating USAJobs tutorials to facilitate better access for applicants;
- Leveraging the NCUA's employee resource groups to conduct outreach and identify additional sources for recruitment;
- Engaging and re-engaging sourced candidates; and
- Using data analytics to identify recruitment channels such as colleges, professional associations, credit union industry organizations, internal employee referrals, and online communities.

**High School Scholars Internship Program:** The NCUA will collaborate with the U.S. Office of the Comptroller of the Currency in the High School Scholars Internship Program. Established in 2019, this OCC-led program is a six-week paid summer internship for students entering their senior year of high school. The program will provide four students with an opportunity to explore potential careers in the financial sector, while also gaining an understanding of the NCUA's mission and the important work the agency does for the credit union industry. The program enables the NCUA to engage with and give back to Wards 7 and 8, two of the most underserved communities in Washington, D.C.

## Training

**Training Expansion:** The agency will incorporate diversity and inclusion training into the learning plans all credit union examiners will experience during their MERIT training - the 2020 launch of a new enterprise technology solution with an integrated examination and data environment. OMWI will identify new modules for leadership training and a curriculum to incorporate into the leadership development programs. Further, based on the success of the OMWI Talks hosted in the Southern regional office group meetings, OMWI will host OMWI Talks for all employees within the Southern and Western regions in 2020. OMWI will also promote the monthly OMWI Talks in the agency's Central office to the Eastern regional office, thereby ensuring staff from all three regions have access to this opportunity to discuss diversity- and inclusion-related topics throughout the year.

## Supplier Diversity

Continuing five years of progress, 2019 was another strong year for the NCUA's supplier diversity performance. By year-end, the agency had awarded 43.0 percent of its reportable contract dollars<sup>1</sup> to minority- and women-owned businesses. The agency's performance in 2019 demonstrates the positive impact of intentional and consistent inclusion of proven, qualified, and responsive minority- and women-owned businesses in the competitive procurement process. The result is an effective business strategy that delivers the best value to the agency.

### Contracting Metrics

In 2019, the NCUA awarded \$30.8 million to minority- and women-owned businesses. This represents 43.0 percent of the \$71.6 million total reportable contracting dollars for the year. Figure 14 illustrates total dollars awarded to diverse vendors in 2019 compared to 2018. Contract dollars to all firms designated as minority-owned decreased slightly, from \$15.6 million in 2018 to \$13.3 million<sup>2</sup> in 2019. Most of this decrease was attributable to a large contract awarded to a majority firm supporting the agency's investments in launching a new examination platform.

NCUA Contract Awards Comparison For 2019 Versus 2018				
Contract Awards	2019	Percent of Total Contracts	2018	Percent of Total Contracts
Minority-owned businesses	\$ 9,232,095	12.9%	\$ 12,024,076	18.5%
Women-owned businesses	\$ 17,521,713	24.5%	\$ 13,711,281	21.1%
Both minority- and women-owned businesses	\$ 4,037,935	5.6%	\$ 3,536,751	5.4%
<b>Total minority-owned or women-owned business</b>	<b>\$ 30,791,743</b>	<b>43.0%</b>	<b>\$ 29,272,108</b>	<b>45.0%</b>
<b>Total contract awards</b>	<b>\$ 71,633,906</b>		<b>\$ 65,049,098</b>	

Source: NCUA

Figure 14

Contract dollars to all firms designated as women-owned experienced a 25.0 percent increase, from \$17.2 million in 2018 to \$21.6 million in 2019. Notably, for the first time since the agency began

1 "Reportable contract dollars" refers to contract award dollars obligated during 2019. It excludes office leases, payments associated with real property (e.g., owner association fees, parking), hotel, and other space rental expenses, utilities, taxes, and government payments.

2 The 2019 \$13.3 million in minority-owned business spend is equal to the sum of minority-owned business (\$9.2MM) plus the figure under "Both minority- and women-owned businesses" (\$4.0MM). The same calculation form was used to determine the total women-owned business sum of \$21.6MM in 2019.

tracking its supplier diversity achievements, the NCUA's top vendor for total awarded contract dollars is a woman-owned firm providing support to the Office of the Chief Information Officer.

With information technology-related requirements comprising most of the awards to minority- and women-owned businesses, the NCUA's Office of the Chief Information Officer has contributed the most contract dollars to the agency's supplier diversity efforts. Representing 70.3 percent of all reportable spending at the NCUA, the agency awarded \$50.3 million in total reportable technology contracts. Of this amount, the NCUA awarded \$22.5 million, or 44.8 percent, to minority- and women-owned businesses. The NCUA's Office of the Chief Financial Officer, another sizable contributor to the agency's supplier diversity performance, awarded 66.7 percent of its \$9.8 million in contracts to minority- and women-owned businesses.

The agency's contracting activity continued to grow in 2019. The agency experienced an increase in contract award volume where reportable spending rose by 10.1 percentage points, from \$65.0 million in 2018 to \$71.6 million in 2019. The majority of this increase was due to the investment in the agency's modernization initiative.

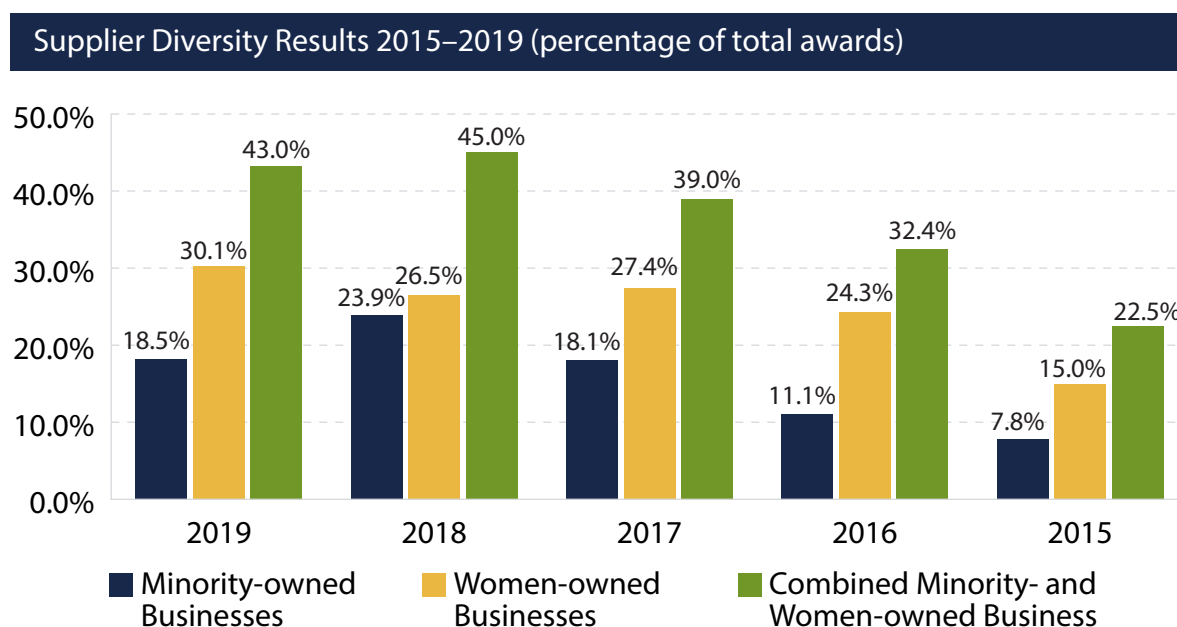
The NCUA generally saw an increase in payments to diverse vendors, in tandem with the growth in 2019 of overall contract awards. Figure 15 shows that amounts paid to all minority-owned firms increased notably from \$10.8 million to \$14.9 million. Payments to all women-owned firms also showed a considerable increase, from \$14.6 million to \$19.8 million. Minority- and women-owned businesses captured 42.8 percent of NCUA contract payments in 2019, versus 44.4 percent during 2018.

NCUA Vendor Payments Comparison for 2019 Versus 2018					
Contract Payments	2019		Percent of Total Contracts	2018	
					Percent of Total Contracts
Minority-owned businesses	\$	11,957,939	16.1%	\$	7,541,348
Women-owned businesses	\$	16,783,551	22.6%	\$	11,138,904
Both Minority- and Women-owned businesses	\$	2,983,116	4.0%	\$	3,220,047
<b>Total payments to minority-owned or women-owned businesses</b>	<b>\$</b>	<b>31,724,606</b>	<b>42.8%</b>	<b>\$</b>	<b>21,900,299</b>
<b>Total contract payments</b>	<b>\$</b>	<b>74,138,580</b>		<b>\$</b>	<b>49,350,631</b>

Source: NCUA

Figure 15

Reported results for the NCUA's supplier diversity show a small decrease from 2018 in the percentage of contract dollars awarded to minority- and women-owned businesses, as shown in Figure 16.



Source: NCUA Supplier Data

Figure 16

## Outreach

During 2019, the NCUA continued its targeted supplier diversity outreach plan to develop relationships with interested diverse business partners. Because of its limited contracting budget, it is most cost-effective for the NCUA to collaborate with key organizations to optimize its outreach efforts.

Extensive vendor outreach efforts in 2019 enabled the NCUA to reach thousands of diverse suppliers through agency involvement in the following outreach events:

- Reservation Economic Summit Annual 2019 Conference (March);
- 29<sup>th</sup> Annual Government Procurement Conference (April);
- US Pan Asian American Chamber of Commerce CelebrAsian Conference (May);
- Women's Business Enterprise National Council National Conference & Business Fair (June);
- National Association of Minority and Women Owned Law Firms 2019 Annual Meeting (September); and
- National Minority Supplier Development Council Conference and Business Opportunity Exchange (October).

The NCUA also continued participating in speaking opportunities at business conference panels. This outreach strategy allowed the agency to communicate its mission and contracting needs. In

2019, the NCUA, along with supplier diversity staff from other federal financial institution regulators, participated on a panel at the 29<sup>th</sup> Annual Government Procurement Conference. Panelists shared insight on how to do business with the regulatory agencies. This was a key speaking opportunity, as the primary purpose of the conference is to foster business partnerships between federal government agencies and diverse businesses, and it attracts attendees from across the nation.

## Partnerships

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**OMWI Supplier Diversity Working Group:** Throughout 2019, the NCUA continued to leverage its successful partnership with the interagency OMWI Supplier Diversity Working Group. This group, comprised of OMWI supplier diversity analysts from eight federal financial regulatory agencies, is a collaborative, interagency effort to share best practices and maximize access to supplier diversity resources among the agencies.

The most notable working group collaboration in 2019 was the third joint OMWI technical assistance event. This daylong event took place on December 5, 2019, at the Arlington, Virginia, campus of George Mason University. The theme of the event was “Connections that Count,” and the program content reflected feedback received from survey participants from the prior year’s event. The agenda included three general sessions on the topics of creating successful teaming arrangements, sharing blueprints for propelling business growth, and tips for identifying some of the more easily accessible federal contract opportunities.

Attendees had opportunities throughout the day to network with supplier diversity and procurement representatives from the financial regulatory agencies, the U.S. Department of State, potential business partners, and business assistance organizations. The event attracted more than 130 attendees. The post-event survey results showed 94 percent of the respondents rated the overall event either “Excellent” or “Very Good.”

**National Association of Minority and Women Owned Law Firms:** The NCUA leveraged this organization’s database of diverse legal talent to include law firms for participation in legal services contracting opportunities. This relationship has yielded diversity spending in the agency’s legal services area. In 2019, the Office of General Counsel awarded 5.7 percent of its \$280,950 in contract awards to minority- and women-owned firms. This is a significant drop from 2018, when the Office of General Counsel awarded 30.6 percent of its \$116,344 in contracts to minority- and women-owned firms. The decrease was largely due to the award of two contracts to majority firms that together totaled \$250,000. These two awards alone accounted for 89.0 percent of OGC’s total contract spending for the year.

## Accomplishments

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During its eighth year in operation, the NCUA's supplier diversity program benefited significantly from a high-functioning contracting team within the Office of the Chief Financial Officer. During 2019, the NCUA's OCFO released an updated version of the agency's acquisition policy manual, while continuing to lead the sound execution of procurement actions across the agency. OCFO's application of improved contracting practices ensured minority- and women-owned firms were consistently included in the market research process and invited to participate in the agency's competitive contracting process. OMWI was able to research and identify top minority- and women-owned business talent to align with the agency's operational needs. In so doing, OCFO incorporated the agency's supplier diversity program as an integral part of its continuous improvement process.

Key practices that leverage this intra-agency office partnership and further the success of the NCUA's supplier diversity program are listed below:

- The December 2019 release of the latest version of the NCUA Acquisition Policy Manual continues to require program offices to collaborate with OMWI to identify qualified minority- and women-owned businesses to participate in procurement efforts.
- The agency requires each formal acquisition to have an acquisition plan signed by OMWI, ensuring its involvement with contract actions valued above \$250,000.
- OMWI continues to leverage a market research process that identifies responsive minority- and women-owned businesses interested and qualified to reply to agency requests for proposals. Attracting interested and qualified minority- and women-owned businesses increases the likelihood of a response to proposal requests.
- Several practices established by the Office of the Chief Financial Officer's Division of Procurement and Facilities Maintenance procurement office have added to the agency's success in supplier diversity including:
  - Actively directing NCUA offices to collaborate with OMWI during the market research process;
  - Continuing to leverage the use of the National Aeronautics and Space Administration's Solutions for Enterprise-Wide Procurement and General Services Administration contract vehicles to include and invite qualified and competitive minority- and women-owned firms; and
  - Managing the proper use of the Procurement Information System for Management, a commercial, off-the-shelf, contract-lifecycle management solution, which incorporates supplier diversity program processes and data requirements.

## Opportunities and Next Steps

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The coming year presents opportunities for expanding supplier diversity as part of the NCUA's mission support.

### Targeting Large Contracting Opportunities

Since 2012, OMWI has focused its efforts on making available opportunities for minority- and women-owned businesses to participate in the NCUA contracts serviced by the top 25 vendors by contract dollar volume. Since that time, these top 25 vendors have normally captured between 70 and 80 percent of all awarded reportable contract dollars.

This focused strategy has paid off in building a successful supplier diversity program. In 2019, with increased information technology spending, the NCUA's top-10 and top-25 vendors accounted for, respectively, \$46.7 million, or 65.2 percent, and \$59 million, or 82.4 percent, of all reportable 2019 awarded contract dollars. At the same time, six minority- and women-owned businesses in the top 10 vendors received contracts for 52.0 percent of that group's contract dollars, while the 10 minority- and women-owned businesses within the top 25 vendors captured 46.0 percent of the corresponding contract dollars.

Based on these outcomes, OMWI plans to continue leveraging this strategy for sustained results.

### Partnerships and Technical Assistance

The NCUA will continue to collaborate with its OMWI Supplier Diversity Working Group partners to carry out joint technical assistance events and leverage each other's resources. Additionally, the NCUA will continue to coordinate and promote technical assistance offered by existing federally funded programs and other partners.

The NCUA will also continue to collaborate and support the National Association of Minority- and Women-Owned Law Firms as part of its strategy to advance supplier diversity within its legal services contracts.

## Asset Management and Assistance Center

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### AMAC's Mission

The NCUA's Asset Management Assistance Center manages the liquidation of federally insured and state-chartered credit unions. AMAC acts as a liquidating agent and is in charge of liquidating all assets and paying all fees and expenses to administer the liquidation of the estate.



Due to the nature and purpose of its activities, AMAC has specific policies and procedures to cover procurement and expenses from liquidations. The agency records this business activity within a separate system under different delegations than other agency operations.

### **AMAC's Responsibilities**

Whenever possible, AMAC considers supplier diversity in executing its mission. AMAC has a responsibility to limit losses to the National Credit Union Share Insurance Fund, which insures the deposits of more than 120 million account holders in federally insured credit unions. Based in Austin, Texas, AMAC operates throughout the United States. Liquidated credit unions may be located in small communities where geography and required services may limit vendor availability. AMAC must act in the hours and days following a liquidation to obtain needed services in support of its mission.

The liquidation process is time-sensitive and requires confidentiality. AMAC must move quickly to preserve assets and limit losses. There may not be sufficient time to identify the type and location of required liquidation-related services in advance of such an action. As a result, AMAC's operational need to preserve credit union assets limits its ability to implement supplier diversity during these time-critical situations.

Many of AMAC's payments to contracted vendors relate to the contractual relationships that pre-date a federally insured credit union's liquidation. An existing vendor's performance and contractual relationship with the liquidated credit union is a major consideration in the selection of post-liquidation vendors.

### **Contracting Metrics for AMAC**

In 2019, AMAC made \$25.1 million in reportable contract payments. Of this amount, \$8.5 million, or 33.9 percent, were payments to non-discretionary vendors, defined as either securities-litigation or legacy-related payments. Non-discretionary payment refers to payments to vendors selected by third parties under contracts predating Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act and other legacy contracts inherited through the credit union liquidation process. Payments to discretionary vendors selected by AMAC accounted for the remaining 66.0 percent, or \$16.6 million.

Out of the \$16.6 million in 2019 reportable discretionary vendor payments, \$788.0 thousand, representing 4.7 percent, went to minority- and women-owned businesses. This includes payments made to title companies and real estate brokers for conducting real estate transactions. Figure 17 outlines AMAC's 2018 and 2019 supplier diversity results.

AMAC Supplier Diversity Payments								
	2019 Dollars		2019 Percent		2018 Dollars		2018 Percent	
Minority-owned Businesses	\$	18,650	0.1%	\$	29,784	0.4%		
Women-owned Businesses	\$	783,737	4.7%	\$	276,368	3.9%		
<b>Total payments to Minority-owned or Women-owned Businesses</b>	<b>\$</b>	<b>787,991</b>	<b>4.7%</b>	<b>\$</b>	<b>288,057</b>	<b>4.0%</b>		
<b>Total Payments*</b>	<b>\$</b>	<b>16,599,057</b>		<b>\$</b>	<b>7,119,873</b>			

\*Excludes utilities, taxes, lease-related payments, certain fees to regulated entities related to processing liquidations, payments to employees, owner association fees, and other government entity fees

Source: AMAC

Figure 17

Between 2018 and 2019, AMAC's reportable contract payments to vendors increased 133.1 percent from \$7.1 million to \$16.6 million. This is because of a sizable contract for loan-servicing-related services. This single contract accounted for \$11.7 million of the \$16.6 million in reportable discretionary spend in 2019.

Contract dollars paid to minority- and women-owned businesses experienced notable gains. AMAC's payments to minority- and women-owned businesses increased from \$288,057 in 2018 to \$787,991 in 2019, which represents a 173.6 percent gain over the previous year and is a faster growth rate than that of AMAC's total reportable spend.

Contract spending on legal services accounted for 8.1 percent of AMAC's vendor payments in 2019. During 2019, AMAC's total discretionary legal services expenditures decreased by 42.2 percent, from \$2.3 million in 2018 to \$1.3 million in 2019, while contributing 29.2 percent of the diverse supplier spending for 2019. During that same period, payments to minority- and women-owned law firms grew at a strong rate of 53.4 percent, from \$150,070 in 2018 to \$230,219 in 2019.

As AMAC continues to build relationships with diverse law firms over the course of 2020 and beyond, the NCUA expects the overall supplier diversity performance to continue trending positively. Figure 18 compares AMAC's discretionary spending on legal versus non-legal services.

AMAC 2019 Legal Payments				
	Total	Percent of Total	Minority- or Women-owned Business	Percent of Total
Discretionary legal	\$ 1,344,247	8.1%	\$ 230,219	17.1%
Discretionary non-legal	\$ 15,254,809	91.9%	\$ 557,772	3.7%
<b>Total</b>	<b>\$ 16,599,056</b>		<b>\$ 787,991</b>	<b>4.7%</b>

Source: AMAC

Figure 18


## Opportunities and Next Steps for AMAC

AMAC's overall supplier diversity spending grew significantly year-over-year, despite the impact from one sizable non-diverse contract. Since 2016, AMAC and OMWI have been operating under a joint AMAC Supplier Diversity Action Plan, which has resulted in notable improvements in minority- and women-owned business spending. OMWI plans to work with AMAC to review this action plan and help align its supplier diversity efforts with its most current priorities and operations.

The original action plan incorporated three principal strategies to boost supplier diversity engagement and results:

- Annually reviewing the largest vendor relationships, in terms of contract dollar volume, to identify opportunities to apply competition and diversity;
- Actively using its list of identified diverse vendors to participate in its most common legal and non-legal service needs; and
- Leveraging smaller opportunities, especially those worth less than \$50,000, for minority- and women-owned businesses.

In 2020, AMAC and OMWI will review how the agency leveraged these strategies in 2019. The offices will continue to refine the acquisition process and take advantage of all potential opportunities for diverse spending.



## Regulated Entities

### Current State

The number of federally insured credit unions declined by 139 in 2019. As of December 31, 2019, the NCUA regulated entities consisted of 5,236 federally insured credit unions. These entities include 3,283 federally chartered credit unions and 1,953 state-chartered credit unions that are federally insured. Using December 31, 2019 Call Report data, Figure 19 shows the number of credit unions by total employment level.

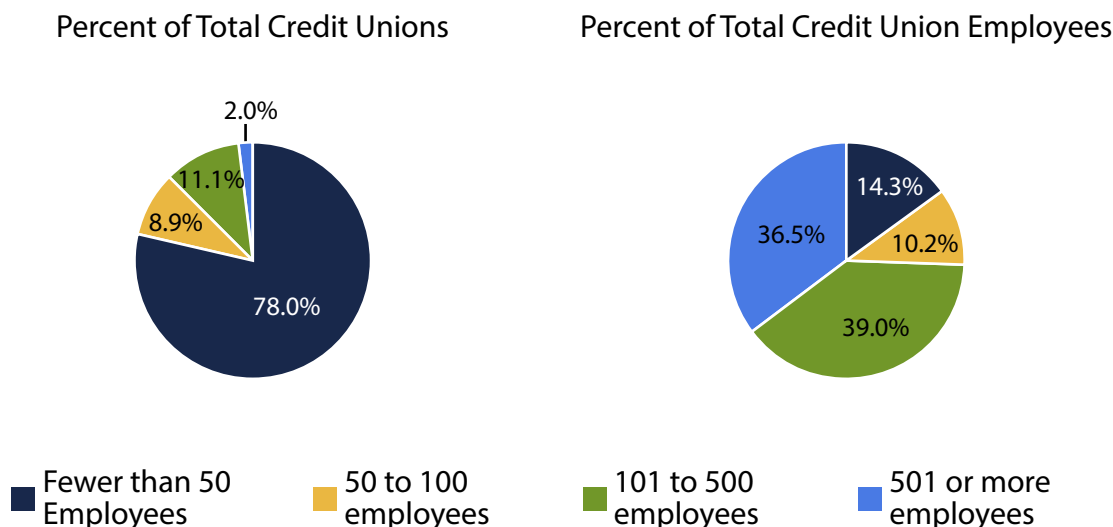
Employment at federally insured credit unions increased from 312,771 at year-end 2018, to 323,815 at 2019 year-end. As of December 31, 2019, 4,082 credit unions, representing 78.0 percent of all federally insured credit unions, employed fewer than 50 personnel. Although only 689 credit unions, or 13.1 percent, had 101 or more total employees, they collectively employed 75.5 percent of the 323,815 employees working at all federally insured credit unions.

Federally Insured Credit Union Employee Count				
Employees	Number of Credit Unions	Percent of Total Credit Unions	Number of Employees	Percent of Total Employees
Fewer than 50 employees	4,082	78.0%	46,143	14.3%
50 to 100 employees	465	8.9%	33,025	10.2%
101 to 500 employees	583	11.1%	126,436	39.0%
501 or more employees	106	2.0%	118,211	36.5%
<b>Total</b>	<b>5,236</b>	<b>100.0%</b>	<b>323,815</b>	<b>100.0%</b>

Source: NCUA

Figure 19

### Distribution of Employees Among Credit Unions



Source: NCUA

Figure 20

Figure 21 provides a snapshot of the gender diversity of credit union senior managers as of December 31, 2019. A slight majority of credit union managers and chief executive officers are women; however, female managers and CEOs outnumber men only in credit unions with less than \$100 million in assets. Men primarily run credit unions with \$100 million or more in assets.

Credit Unions by Leadership Gender										
	All Credit Unions		Less than \$100 Million in Assets		\$100-\$500 Million in Assets		\$500 Million-\$1 Billion in Assets		More Than \$1 Billion in Assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Representation	51.4%	48.6%	63.7%	36.3%	28.0%	72.0%	16.2%	83.8%	14.5%	85.5%
Average Net Worth Ratio	14.7%	12.9%	15.1%	14.3%	12.2%	11.5%	11.4%	11.2%	11.7%	11.2%
Average CAMEL	2.1	2.0	2.1	2.2	1.9	1.9	1.8	1.7	1.6	1.5
Number of Credit Unions	2,693	2,543	2,320	1,321	285	733	40	207	48	282

Source: NCUA

Figure 21


## Assessing Diversity Policies and Practices


The NCUA's voluntary Credit Union Diversity Self-Assessment tool assists credit unions in implementing the diversity standards set forth in the [Interagency Policy Statement Establishing Joint](#)

Standards for Assessing the Diversity Policies and Practices of Entities Regulated by the Agencies. Credit unions are encouraged to use and submit the CUDSA to the NCUA annually. The NCUA reports the results in an annual Credit Union Diversity Self-Assessments Results report. Reports for CUDSA results covering previous years can be found [here](#).

## Marketing the Credit Union Diversity Self-Assessment

The NCUA created convenient resources to promote the Credit Union Diversity Self-Assessment. Staff distributed postcards at credit union events and Board Members and other executives had business cards to hand out. Both had a QR code that linked directly to the self-assessment.





Credit Union Diversity Self-Assessment  
<https://cudiversity.ncua.gov/>  
 Diversity and Inclusion:  
 An Investment for Credit Unions  
 An investment in talent, growth and innovation

In 2019, 118 federally insured credit unions (76 federal and 42 state-chartered) submitted Credit Union Diversity Self-Assessments. This represents a 45.7 percent increase over the 81 self-assessments submitted in 2018. Submitting credit unions varied in the number of employees and asset size. Of the 118 submitting credit unions, 59 had more than 100 employees, representing 8.6 percent of the credit unions in this category. The aggregate number of employees working at these credit unions represents 6.4 percent of employees at all federally insured credit unions. Asset sizes ranged from \$2.0 million to \$9.0 billion, with 78 of the 118 credit unions, or 66.1 percent, reporting \$100 million or more in assets. Data on these credit unions, shown in Figure 22, is based on December 31, 2019, Call Report data.

2019 Self-Assessment Reporting Credit Unions Demographics			
Total Employees	Credit Unions	Asset Range	Aggregate Employees
0-49 Employees	45	\$2M – \$139M	719
50-100 Employees	14	\$40M – \$1B	1,046
101-500 Employees	48	\$343M – \$9B	11,326
More than 500 Employees	11	\$2B – \$6B	7,641
<b>Totals</b>	<b>118</b>		<b>20,732</b>

Source: NCUA

Figure 22

Figure 23 is a summary of self-assessment responses from 2016 through 2019 for each of the five broad standards for assessing diversity within regulated entities. Within each of the standards are several specific components. For example, Standard 3 contains 13 specific components related to the credit union’s consideration of supplier diversity in procurement and business practices. The specific

components assess whether the credit union implements diversity and inclusion best practices, such as establishing a written supplier diversity policy that provides opportunities for minority- and women-owned businesses, and whether the credit union has leadership support to incorporate supplier diversity into business planning cycles or initiatives.

Similar to 2018, 55.6 percent of responding credit unions reported a leadership and organizational commitment to diversity, while 48.2 percent reported taking steps to implement employment practices to demonstrate that commitment. Similarly, 29.0 percent of the reporting credit unions were monitoring and assessing their diversity policy and practices. As in previous years, supplier diversity and transparency of diversity and inclusion practices remain areas where few of the reporting credit unions have established solid business practices. Detailed summary information with aggregated responses for each standard and component is located in Appendix IX, on pages 56–63.

Average Responses For Each Standard								
Diversity Self-Assessment Standard	Average Affirmative Response				Average Negative Response			
	2019	2018	2017	2016	2019	2018	2017	2016
	118 CUs	81 CUs	64 CUs	35 CUs	118 CUs	81 CUs	64 CUs	35 CUs
1. Leadership and organizational commitment to diversity and inclusion	55.6%	56.6%	46.1%	53.6%	44.4%	43.4%	53.9%	46.4%
2. Workforce profile and employment practices	48.2%	47.2%	53.6%	52.6%	51.8%	52.8%	46.4%	47.4%
3. Procurement and business practices – supplier diversity	7.7%	4.8%	7.3%	7.3%	92.3%	95.2%	92.7%	92.7%
4. Transparency of organizational diversity and inclusion	17.2%	14.2%	20.1%	21.5%	82.8%	85.8%	79.9%	78.5%
5. Monitoring and self-assessment of diversity policy and practices	29.0%	29.6%	23.8%	22.1%	71.0%	70.4%	76.2%	77.9%

Source: NCUA

Figure 23

Since the Credit Union Diversity Self-Assessment launched in 2016, 200 unique credit unions submitted the Credit Union Diversity Self-Assessment for at least one year. Historically, credit unions that conduct the self-assessment more than once show marked improvement from year to year. Forty-four of the 81 credit unions that submitted a self-assessment in 2018 also submitted a self-assessment in 2019. The asset range for these credit unions in 2019 was between \$2.3 million to just under \$9 billion. Collectively, these credit unions employed approximately 8,307 individuals, with a range of between two and 907 employees.

As indicated in Figure 24, these 44 credit unions reported year-over-year improvement in all of the five broad standards and reported higher affirmative responses than credit unions who did not report in consecutive years. This suggests these credit unions are actively working on diversity and inclusion and regularly monitoring and assessing their efforts.

Credit Unions Reporting in Both 2019 and 2018 (44 credit unions)				
Diversity Self-Assessment Standard	Average Affirmative Response		Average Negative Response	
	2019	2018	2019	2018
1. Leadership/Organizational Commitment to Diversity and Inclusion	66.2%	61.7%	33.8%	38.3%
2. Proactive Implementation of Employment Practices that Expand Outreach Efforts to Diverse Individuals	56.1%	52.5%	43.9%	47.5%
3. Consideration of Supplier Diversity in Procurement and Business Practices	9.4%	5.9%	90.6%	94.1%
4. Promotion of Transparency of Diversity and Inclusion Practices	21.5%	18.9%	78.5%	81.1%
5. Monitoring and Assessment of Diversity Policy and Practices	41.5%	38.6%	58.5%	61.4%

Source: NCUA

Figure 24

## Education and Outreach

### Board Member Support of Diversity and Inclusion

NCUA Board Chairman Rodney E. Hood, along with Board Members J. Mark McWatters and Todd M. Harper, have all shown extraordinary support of diversity and inclusion in the credit union system.

Throughout the year, Chairman Hood took advantage of every opportunity to express this support at speaking engagements and with credit union leaders. Following is a listing of these events, with a few highlights from Chairman Hood's remarks:

- **African-American Credit Union Coalition 21st Annual Conference** (August 9, 2019), where Chairman Hood's remarks included: "I believe credit unions are better positioned than any other player in the financial sector to make a big difference when it comes to diversity and inclusion. That's because diversity and inclusion are a fundamental part of our industry's history."
- **NASCUS State System Summit** (August 14, 2019)



- Defense Credit Union Council Annual Conference (August 20, 2019), which included this statement from the Chairman: “I consider financial inclusion to be the defining civil rights issue of our time. We know that the lack of access to affordable banking and lending services holds working families back from climbing the financial ladder. I’m committed to doing everything we can to recognize and incentivize what’s best in the credit union mission, so that we can remove the obstacles to financial access that all of these underserved communities are facing.”
- **Polish and Slavic Federal Credit Union Ribbon Cutting Event** (August 31, 2019)
- **NAFCU Congressional Caucus** (September 10, 2019)
- **American Credit Union Mortgage Association 2019 Annual Conference** (September 23, 2019)
- **America’s Credit Union Museum, Manchester, New Hampshire** (September 26, 2019)
- **National Council of Firefighter Credit Unions 2019 Annual Conference** (October 3, 2019)
- **State Employees Credit Union Annual Membership Meeting** (October 8, 2019)
- **California and Nevada Credit Union Leagues’ 2019 REACH Conference** (October 29, 2019)
- **The America Saves Summit** (November 6, 2019), where Chairman Hood remarked: “Whether it’s the challenges faced by African-American, Latino or Native American working families; the access challenges that military veterans or disabled Americans experience; or the lack of access to capital that’s putting enormous stress on communities in rural America, we need to do a better job of making more safe and affordable financial services and products available to these communities.”
- **Reid Temple A.M.E. Church, Small Business Symposium** (November 8, 2019)
- **National Association of State Credit Union Supervisors, Connecticut Executive Forum** (November 13, 2019)
- **2019 Federal Home Loan Bank Atlanta Credit Union Conference** (December 9, 2019)

Board Members McWatters and Harper also highlighted diversity and inclusion as priorities in their interactions with credit unions and through social media.

### **Diversity and Inclusion Summit for Financial Institutions**

On October 24, 2019, OMWI co-hosted, along with other financial regulatory agencies, the second annual Financial Regulatory Agencies’ Diversity and Inclusion Summit in Chicago, IL. The event gave stakeholders an opportunity to learn about leading diversity best practices from financial industry organizations and diversity champions, including Tonita Webb, Executive Vice President, Seattle Credit Union, and Miguel A. Polanco, NCUA OMWI Deputy Director. Approximately 75 participants attended the half-day event.

## African American Credit Union Coalition Annual Conference

NCUA Chairman Rodney E. Hood delivered an NCUA update and outlined his priorities for the agency at the 21st annual convention of the AACUC held in Charlotte, North Carolina, on August 9, 2019. OMWI staff operated a booth at this event and made direct contact with credit unions to discuss the importance and benefits of using the CUDSA.

## Inclusiv Annual Conference

On September 17, 2019, OMWI Director Monica Davy participated in a panel discussion on “Diversity, Equity, and Inclusion: The Credit Union Industry’s 8th Cooperative Principle,” before an audience of approximately 300 industry professionals at the Inclusiv Annual Conference held in Los Angeles, CA. In early 2019, Maurice Smith, CEO of Local Government Federal Credit Union and Civic Federal Credit Union, introduced the idea of expanding the credit union cooperative principles to include diversity, equity, and inclusion. Chairman Hood also addressed the audience through a video on the final day of the conference. NCUA’s OMWI and Office of Consumer Financial Protection operated a booth at the event where NCUA staff engaged directly with credit union professionals and shared information on financial inclusion and the CUDSA.

## Filene Institute Research Event “Diverse Employees/Diverse Members”

Approximately 90 credit union professionals explored diversity, equity, and inclusion initiatives in human resources and marketing at this research event held in Austin, Texas, on September 26, 2019. OMWI Director Monica Davy participated in a panel discussion on the state of diversity, equity, and inclusion in the credit union industry and used this platform to promote use of the Credit Union Diversity Self-Assessment to guide credit unions’ diversity and inclusion efforts and to assist the NCUA in assessing diversity in the credit union industry. Find more information about the event [here](#).

## Opportunities and Next Steps

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As in prior years, in 2020, the NCUA will continue to host, support, and participate in industry diversity, equity, and inclusion events. New this year, where appropriate, the NCUA will host CUDSA Quick Start and Demonstration tables at industry events where credit union representatives can get started on the CUDSA.

Annually, the NCUA strives to publish guidance for credit unions on a diversity, equity, and inclusion issue. In mid-2020, the NCUA will publish a guide on Diversity in the Credit Union Boardroom.

Finally, encouraged by the participation and feedback received from the first Diversity, Equity, and Inclusion Summit, the NCUA will host the second annual DEI Summit in late 2020 and expand the event to include two days of programming.

## Financial Inclusion Outreach

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While credit unions serve the needs of their members and promote financial literacy within the communities they serve, the NCUA works to reinforce credit union efforts, raise consumer awareness, and increase access to credit union services. The NCUA also participates in national financial literacy initiatives, including the Financial Literacy and Education Commission - an interagency group created by Congress to improve the nation's financial literacy and education. The NCUA's financial literacy initiatives are coordinated through the NCUA's Office of Consumer Financial Protection.

### Accomplishments

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#### America Saves Summit: Attacking the Savings Crisis

On November 6, 2019, NCUA Chairman Rodney E. Hood was a featured speaker for the America Saves Summit: Attacking the Savings Crisis. The event featured other prominent representatives from the government, private industry, financial services, academia, the military, the nonprofit sector, and the media for an in-depth conversation about the status of saving in the United States. Chairman Hood discussed the importance of building long-term savings, how financial literacy helps consumers understand how to save, and how financial inclusion of consumers within the mainstream banking system is critical, especially to those who are underserved and underbanked.

#### Opening of HOPE Inside Office at Destinations Credit Union

On July 18, 2019 NCUA Chairman Rodney E. Hood spoke alongside Operation HOPE founder, John Hope Bryant, at the grand opening of the HOPE Inside office at Destinations Credit Union in Parkville, Maryland. The partnership allows the credit union to leverage the financial literacy expertise of Operation HOPE to help member-owners improve financial skills and behaviors. Chairman Hood stressed financial literacy is a fundamental aspect of the credit union mission and indicated that an educated credit union member is better equipped to make the choices that lead to greater financial security.

#### The National Youth Involvement Board

On July 23, 2019, OCFP financial literacy staff provided a national youth financial literacy update and shared NCUA's and other federal resources with credit union financial literacy professionals. The National Youth Involvement Board is a one-stop shop for credit unions to learn about youth savings programs, discover financial education resources, highlight individual accomplishments, and collaborate with peers.

## Anniversary of the Federal Credit Union Act

Working with the NCUA's Office of External Affairs and Communications, OCFP developed web materials for [MyCreditUnion.gov](https://mycreditunion.gov) to support the agency's celebration of the 85th anniversary of the Federal Credit Union Act on June 26, 2019. The theme focused on the mission of credit unions to promote thrift and productive credit, as outlined in the Federal Credit Union Act.

## Online Video Series

Working with the NCUA's Office of External Affairs and Communications, OCFP developed a series of short videos on important consumer financial protection and financial literacy trends. Topics included saving for the unexpected, saving for retirement, pulling credit reports, combating fraud and elder financial abuse, and an overview of [MyCreditUnion.gov](https://mycreditunion.gov) resources. These mini-videos received thousands of online interactions and impressions from both credit unions and consumers.

## Outreach and Partnerships

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In 2019, OCFP participated in a variety of financial literacy events, meetings, and conferences to increase awareness of the NCUA's financial literacy policy, programs, and resources, including credit union financial literacy efforts. OCFP collaborated with various national organizations to support nationwide financial literacy initiatives.

## Financial Literacy and Education Commission

The agency continued to support the U.S. National Strategy on Financial Literacy through the NCUA's own strategic goals and through participation on the Financial Literacy and Education Commission. The NCUA actively contributed to the work on the Commission's sub-committees.

## National Outreach Campaigns

The NCUA participated in these national campaigns, events, and initiatives to promote its financial literacy resources and encourage credit union participation:


- America Saves Week
- American Savings and Education Council Meetings
- Council for Economic Education Annual Financial Literacy and Economic Education Conference
- Department of Defense Roundtables
- Earned Income Tax Credit Awareness Day
- Financial Literacy and Education Commission Meetings
- International Credit Union Day
- Military Consumer Month
- Military Saves Week
- National Consumer Protection Week
- National Cyber Security Awareness Month

- National Financial Capability Month
- National Preparedness Month
- Older Americans Month
- Tax Identity Theft Awareness Week

## Opportunities and Next Steps

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The agency, through its Office of Consumer Financial Protection, will continue to reinforce credit unions' financial literacy efforts and raise consumer awareness of credit union services. The agency will continue to support national initiatives such as the Financial Literacy and Education Commission, the Consumer Financial Protection Bureau's Start Small - Save Up, and other initiatives that seek to improve the financial literacy and well-being consumers nationwide.



## APPENDIX I: 2019 NCUA Diversity, Equity, and Inclusion Summit Agenda

<b>8:30 – 8:40 a.m.</b>	<b>Opening Remarks</b>
	Monica Davy, NCUA
<b>8:40 – 9:00 a.m.</b>	<b>Welcome</b>
	NCUA Board Member J. Mark McWatters
<b>9:00 – 9:50 a.m.</b>	<b>Value of Diversity, Equity, and Inclusion to Credit Unions</b>
	Angela Russell, CUNA Mutual Group
<b>9:50 – 10:00 a.m.</b>	<b>Break</b>
<b>10:00 – 11:00 a.m.</b>	<b>Diversity, Equity and Inclusion Best Practices</b>
	<i>Panelists with a broad range of experiences will share their successes in advancing diversity, equity, and inclusion within their organizations.</i>
	<b>Moderator:</b> Jennifer Shaub, CUNA Mutual Group
	<b>Panelists:</b> Miriam De Dios Woodward, PolicyWorks Charlotte Ducksworth, DC Credit Union Jill Nowacki, Humanidei Angela Weekley, Veridian Credit Union
<b>11:00 a.m. – 12:30 p.m.</b>	<b>Diversity, Equity and Inclusion Think Tank Exercise</b>
	<i>This group exercise will bring together a myriad of perspectives, experiences, and innovative ideas to collect solutions to challenges in advancing diversity, equity, and inclusion in the credit union industry.</i>
	<b>Facilitator:</b> Ann Kossachev, National Association of Federally Insured Credit Unions
<b>12:30 – 1:15 p.m.</b>	<b>Lunch</b>
<b>1:15 – 1:45 p.m.</b>	<b>Keynote Address</b>
	NCUA Board Chairman Rodney E. Hood
<b>1:45 – 2:45 p.m.</b>	<b>Recruiting and Retaining Diverse Talent</b>
	<i>Panelists will discuss where to find and how to land the best and brightest from diverse talent pools.</i>
	<b>Moderator:</b> Kevin Martin, SchoolsFirst Federal Credit Union
	<b>Panelists:</b> Hannibal Brumskine, National Credit Union Foundation Lourdes Cortez, North Jersey Federal Credit Union Tyler Valentine, Laramie Plains Federal Credit Union Tonita Webb, Seattle Credit Union
<b>2:45 – 3:00 p.m.</b>	<b>Break</b>

<b>3:00 – 3:15 p.m.</b>	<b>Financial Inclusion for the Disability Community</b>
	Michael Morris, National Disability Institute
<b>3:15 – 4:30 p.m.</b>	<b>Collaborating on Best Methods for Collecting Diversity Data</b>
	<i>Industry leaders will discuss the challenges and best methods to collect diversity data and establish benchmarks for the industry.</i>
	<b>Moderator:</b> Monica Davy, NCUA <b>Panelists:</b> Victor Corro, Coopera Cathie Mahon, Inclusiv Taylor Nelms, Filene Research Institute Samira Salem, Credit Union National Association Larry Sewell, African-American Credit Union Coalition
<b>4:30 p.m.</b>	<b>Make the Investment: A Call to Action</b>
	Ronaldo Hardy, CU Strategic Planning
<b>4:45 p.m.</b>	<b>Closing Remarks</b>
	Todd M. Harper, NCUA Board Member
<b>5:00 p.m.</b>	<b>Adjournment</b>

## APPENDIX II: 2019 FIRREA OMWI Symposium Agenda

### OMWI: Leading the Way to Cultural Transformation

First Annual Joint OMWI Symposium  
 May 15, 2019  
 8:00 a.m. – 5:00 p.m.

Constitution Center  
 400 7th Street, SW  
 Washington D.C., 20219

9:00 a.m. – 9:55 a.m.	Opening Plenary Session	Constitution Center Auditorium
	<p><b>Program Opening</b>                      Monica Davy, OMWI Director, NCUA                      Lora McCray, OMWI Director, CFPB</p> <p><b>Welcome Remarks</b>                      Kathy Kraninger, Director, CFPB</p> <p><b>Introduction of Keynote Speaker</b>                      Pam Gibbs, OMWI Director, SEC</p> <p><b>Keynote Address</b>                      Congresswoman Joyce Beatty,                      Chairwoman, Subcommittee on Diversity and Inclusion</p>	
10:00 a.m. – 11:00 a.m.	Morning Breakout Sessions	Breakout Rooms
	<p><b>EEO:</b> How Barrier Analyses Shape Diversity Strategies</p> <p><b>Regulated Entities:</b> Overcoming Challenges to Voluntary Self-Reporting</p> <p><b>Supplier Diversity:</b> OMWI Supplier Diversity: Benchmarking Performance and Taking Your Program to the Next Level</p> <p><b>Workforce Diversity:</b> Engaging White Males in the D&amp;I Strategy</p>	
11:00 a.m. – 11:10 a.m.	Break	
11:15 a.m. – 12:15 p.m.	Morning Breakout Sessions	Breakout Rooms
	<p><b>EEO:</b> Role of Allyship in Creating a Culture Free of Harassment, Discrimination and Retaliation</p> <p><b>Regulated Entities:</b> Diversity Self-Assessments: Why This Work Matters</p> <p><b>Supplier Diversity:</b> Developing Conscious Inclusive Behaviors in the Procurement Process</p> <p><b>Workforce Diversity:</b> Effective Employee Resource Groups and Diversity Councils</p>	
12:15 p.m. – 1:00 p.m.	Lunch	Breakout Rooms



<b>1:15 p.m. – 2:20 p.m.</b>	<b>Afternoon Plenary Session</b>	<b>Constitution Center Auditorium</b>
	<p><b>Presentation Introduction</b> Lorraine Cole, OMWI Director, Treasury</p> <p><b>Presentation</b> Michael Fosberg, Incognito</p>	
<b>2:30 p.m. – 3:30 p.m.</b>	<b>Afternoon Breakout Sessions</b>	
	<p><b>EEO:</b> Leading Practices on Disability Inclusion in the Federal Sector</p> <p><b>Regulated Entities:</b> Benchmarking D&amp;I Best Practices in Financial Services Industry</p> <p><b>Supplier Diversity:</b> Sleepless Nights for Small Biz!</p> <p><b>Workforce Diversity:</b> Transformational Change with Small Acts of Inclusion</p>	
<b>3:30 p.m. – 3:40 p.m.</b>	<b>Break</b>	
<b>3:45 p.m. – 4:45 p.m.</b>	<b>Afternoon Breakout Sessions</b>	<b>Break Rooms</b>
	<p><b>EEO:</b> Peer Roundtable</p> <p><b>Regulated Entities:</b> Peer Roundtable</p> <p><b>Supplier Diversity:</b> Peer Roundtable</p> <p><b>Workforce Diversity:</b> Applying Metrics, Analytics and Dashboards into Actionable Strategies</p>	
<b>4:45 p.m. – 5:00 p.m.</b>	<b>Closing Plenary Session</b>	
	<p><b>Key Insights</b> Sharron Levine, OMWI Director, FHFA Saul Schwartz, OMWI Director, FDIC</p> <p><b>Closing Remarks</b> Joyce Cofield, OMWI Director, OCC</p>	

## APPENDIX III: NCUA Workforce Diversity Data

NCUA Workforce and Diversity Data										
Demographic Group	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent	2015 Total	2015 Percent
Women	492	43.6%	489	43.9%	505	44.3%	530	43.3%	532	43.6%
Men	637	56.4%	624	56.1%	634	55.7%	667	55.7%	688	56.4%
White	791	70.1%	782	70.3%	820	72.0%	869	72.6%	892	73.1%
African American	168	14.9%	163	14.7%	171	15.0%	180	15.0%	180	14.8%
Asian	75	6.6%	71	6.4%	73	6.4%	76	6.3%	74	6.1%
Hispanic	68	6.0%	71	6.4%	58	5.1%	54	4.5%	55	4.5%
Native American	6	0.5%	5	0.5%	8	0.7%	10	0.8%	12	1.0%
Multiracial	21	1.9%	21	1.9%	9	0.8%	8	0.7%	7	0.6%
<b>Total employees</b>	<b>1129</b>		<b>1113</b>		<b>1139</b>		<b>1197</b>		<b>1220</b>	
<b>Total minorities</b>	<b>338</b>	<b>29.9%</b>	<b>331</b>	<b>29.7%</b>	<b>319</b>	<b>28.0%</b>	<b>328</b>	<b>27.4%</b>	<b>328</b>	<b>26.9%</b>

## APPENDIX IV: 2019 Policy Statement on Diversity and Inclusion

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### Commitment to Diversity and Inclusion

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October 21, 2019

The National Credit Union Administration has a strong and long-standing commitment to ensuring fairness in its workplaces. Furthermore, the NCUA actively invests in creating an environment where diversity is valued and differences make a difference. I am proud to lead an agency whose core values include things like integrity, accountability, transparency, and inclusion.

The NCUA defines diversity as all of the things that make us who we are. This broad definition includes race, gender, age, abilities, and much more. We define inclusion as an environment in which employees feel connected, engaged, valued, and able to contribute to their fullest potential. We encourage all of our employees to demonstrate inclusion through four key behaviors, or what we call the NCUA's VIBE: Valuing differences, Intentionally including, Breaking biases, and Embracing change.

I firmly believe in diversity and inclusion as drivers of success, tied to achieving our mission. They are critical to our talent strategy, and they are woven throughout our strategic plan. Diversity and inclusion are important to our business activities. A diverse supply chain helps us get the best value and most innovative solutions in our procurement efforts.

In addition, diversity and inclusion in credit unions leads to growth and allows credit unions to better meet the needs of their members, contributing to a stronger credit union system.

Diversity and inclusion are strategic imperatives for the NCUA. They are part of who we are and how we do business. While we hold our management officials accountable for implementing our diversity and inclusion strategies, the NCUA is a stronger agency and a better place to work when every employee takes an active role in creating an inclusive environment. As the NCUA Chairman, I affirm a strong commitment to the diversity of this agency and to creating a culture where differences are valued.

## APPENDIX V: 2018 Policy Statement on Equal Employment Opportunity

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### Annual Equal Employment Opportunity Policy Statement

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September 4, 2019

The National Credit Union Administration supports and promotes the principles of Equal Employment Opportunity (EEO) in the workforce, where each employee is treated fairly and with dignity and respect. The agency prohibits discrimination on the basis of race, color, religion, national origin, sex (including sexual harassment, sexual orientation, pregnancy, and gender identity), age (40 years and over), mental and physical disability, genetic information, and retaliation for prior involvement in protected EEO activity. The NCUA also prohibits discrimination based on political affiliation, parental and marital status, military service, or any other non-merit based factor.

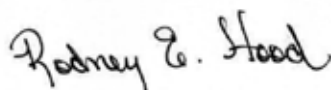
These protections apply to all employees, applicants for employment and former employees; and extend to all agency employment programs, management practices and decisions, including recruitment, hiring practices, appraisals, promotions, training, and career development programs.

As a federal agency, the NCUA is responsible for promoting and practicing workplace fairness and maintaining a workplace free of retaliation and harassment. The NCUA prohibits and has a zero tolerance for both sexual and non-sexual harassment. Managers and supervisors must continue to monitor the work environment and ensure it is free of unlawful employment practices. Managers and supervisors are required to take swift action when unlawful practices are identified. In addition to federal laws, the NCUA complies with applicable state and local laws governing nondiscrimination in employment in every location in which we operate.

The NCUA protects the rights and freedom of individuals who exercise their rights under EEO antidiscrimination statutes. Employees who are subjected to unlawful practices must be able to use any of the agency's dispute resolution processes and seek redress in an atmosphere free of retaliation.

All NCUA employees are responsible for implementing the agency's EEO policies and instructions in their daily conduct and activities, and for abiding by the letter, intent, and spirit of the equal opportunity laws and policies.

This statement reaffirms the principles of equal employment opportunity, which enhance the agency's ability to accomplish its mission. I am committed to making the NCUA a workplace of choice where employees are valued, respected, and included.



Rodney E. Hood  
Chairman

## APPENDIX VI: 2019 Federal Employee Viewpoint Survey New Inclusion Quotient Index Scores<sup>1</sup>

	NCUA 2019	NCUA 2018	Difference
<b>New IQ Overall Index - Percent Positive</b>	<b>65%</b>	<b>63%</b>	<b>2%</b>
<b>FAIR</b>	<b>52%</b>	<b>53%</b>	<b>-1%</b>
Q23. In my work unit, steps are taken to deal with a poor performer who cannot or will not improve.	41%	42%	-1%
Q24. In my work unit, differences in performance are recognized in a meaningful way.	43%	44%	-1%
Q25. Awards in my work unit depend on how well employees perform their jobs.	47%	49%	-2%
Q37. Arbitrary action, personal favoritism, and coercion for partisan political purposes are not tolerated.	55%	58%	-3%
Q38. Prohibited Personnel Practices (for example, illegally discriminating for or against any employee/applicant, obstructing a person's right to compete for employment, knowingly violating veterans' preference requirements) are not tolerated.	75%	72%	3%
<b>OPEN</b>	<b>67%</b>	<b>65%</b>	<b>2%</b>
Q32. Creativity and innovation are rewarded.	42%	45%	-3%
Q34. Policies and programs promote diversity in the workplace (for example, recruiting minorities and women, training in awareness of diversity issues, mentoring).	77%	74%	3%
Q45. My supervisor is committed to a workforce representative of all segments of society.	77%	74%	3%
Q55. Supervisors work well with employees of different backgrounds.	74%	69%	5%
<b>COOPERATIVE</b>	<b>62%</b>	<b>57%</b>	<b>5%</b>
Q58. Managers promote communication among different work units (for example, about projects, goals, and needed resources).	60%	54%	6%
Q59. Managers support collaboration across work units to accomplish work objectives.	63%	59%	4%
<b>SUPPORTIVE</b>	<b>83%</b>	<b>81%</b>	<b>2%</b>
Q42. My supervisor supports my need to balance work and other life issues.	82%	80%	2%
Q46. My supervisor provides me with constructive suggestions to improve my job performance.	72%	69%	3%
Q48. My supervisor listens to what I have to say.	80%	80%	0%
Q49. My supervisor treats me with respect.	86%	83%	3%
Q50. In the last six months, my supervisor has talked with me about my performance.	93%	91%	2%
<b>EMPOWERING</b>	<b>59%</b>	<b>60%</b>	<b>-1%</b>
Q2. I have enough information to do my job well.	70%	69%	1%
Q3. I feel encouraged to come up with new and better ways of doing things.	54%	55%	-1%
Q11. My talents are used well in the workplace.	62%	62%	0%
Q30. Employees have a feeling of personal empowerment with respect to work processes.	51%	54%	-3%

# APPENDIX VII: Quarterly Diversity and Inclusion Dashboards

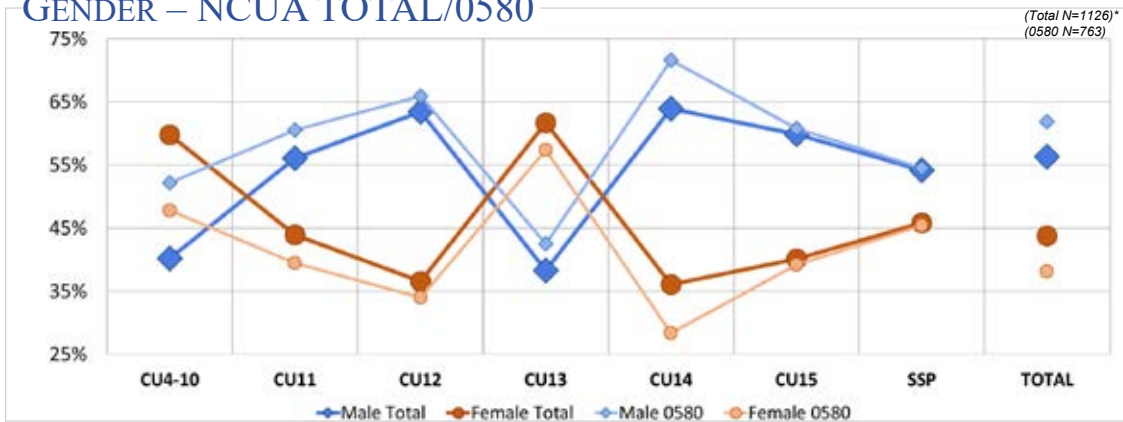


**NCUA**  
National Credit Union Administration

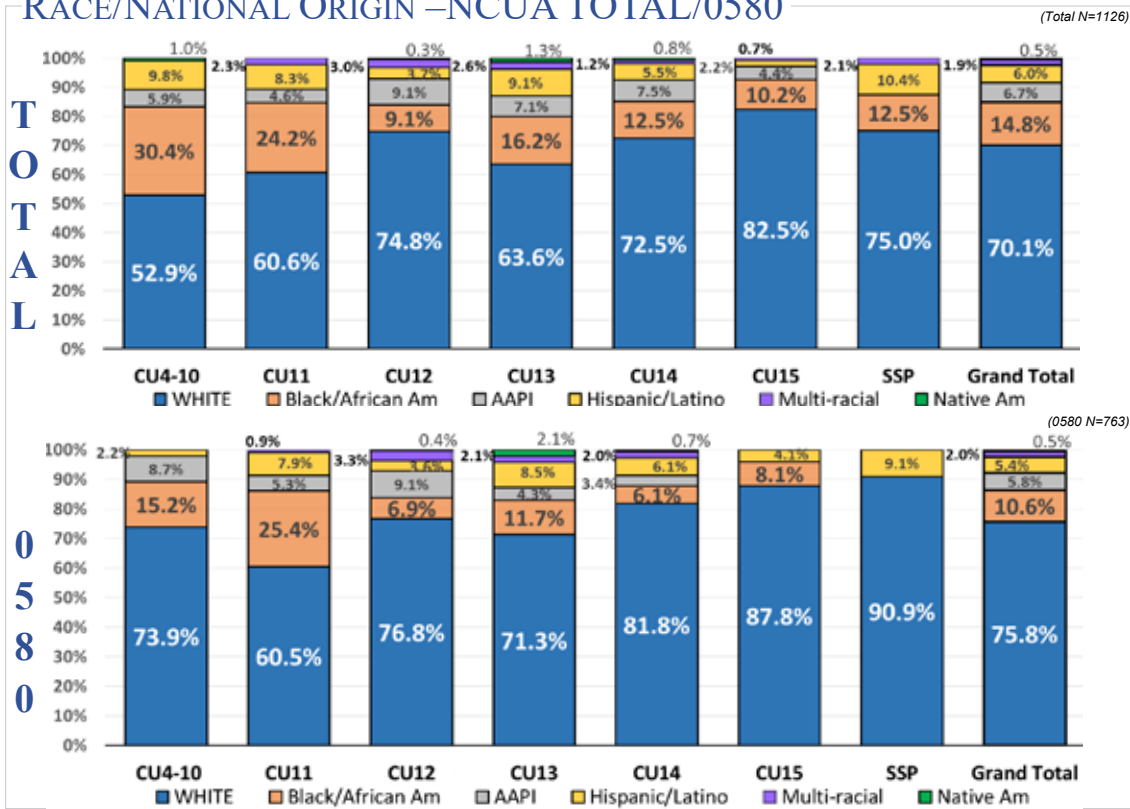
## QUARTERLY DIVERSITY REPORT

NCUA TOTAL 4<sup>TH</sup> QUARTER CY 19

### GENDER – NCUA TOTAL/0580



### RACE/NATIONAL ORIGIN – NCUA TOTAL/0580



NOTE: Total NCUA does not include 3 executive staff.  
NOTE: Circle indicates principal examiner (PE).  
NOTE: Some columns may not total to 100% due to rounding.

Source:  
HR Links as of December 30, 2019. Prepared by OMWI, NCUA.



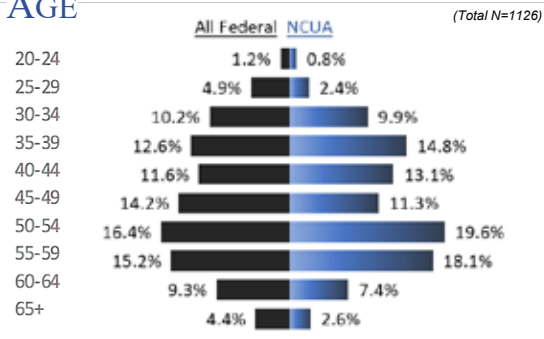
# NCUA

National Credit Union Administration

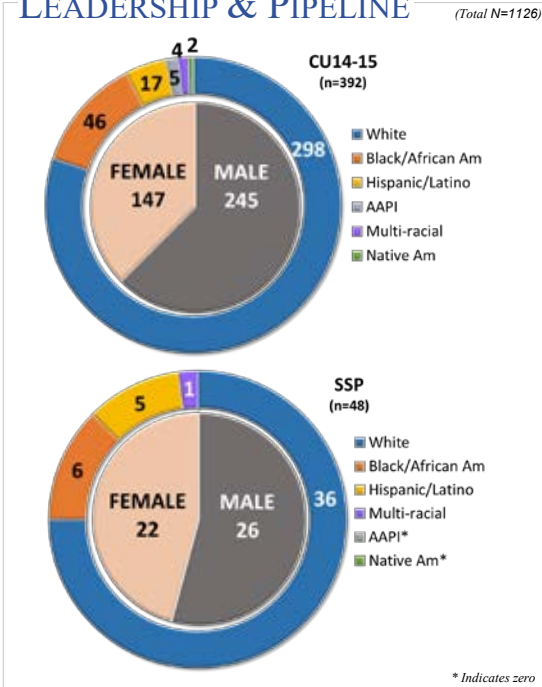
## QUARTERLY DIVERSITY REPORT

NCUA TOTAL 4<sup>TH</sup> QUARTER CY 19

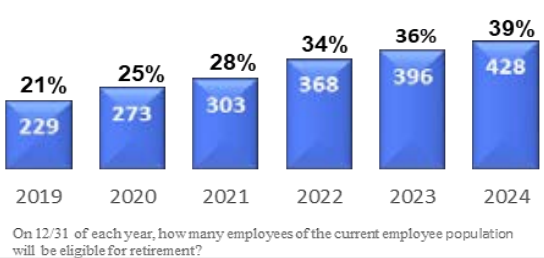
### AGE



### LEADERSHIP & PIPELINE



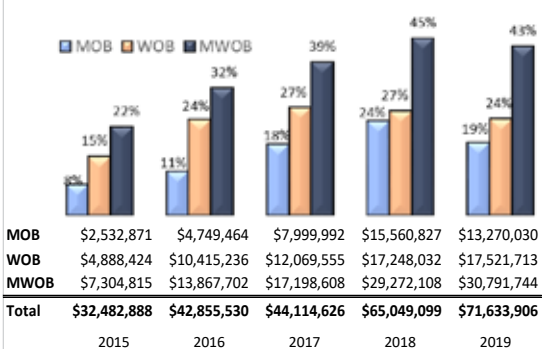
### PROJECTED RETIREMENT



### EMPLOYEES WITH DISABILITIES



### NCUA SUPPLIER DIVERSITY



### VETERANS



### NCUA FEDERAL EMPLOYEE VIEWPOINT SURVEY

Response Count	Employee Engagement				Global Satisfaction	New Inclusion Quotient (New IQ)					
	Overall	Leaders Lead	Supervisors	Intrinsic Work Experience		Overall	Fair	Open	Cooperative	Supportive	Empowering
2019	891	69%	57%	79%	72%	65%	52%	67%	62%	83%	59%
2018	633	67%	56%	77%	70%	63%	53%	65%	57%	81%	60%
2017	665	69%	58%	77%	71%	65%	53%	67%	61%	81%	62%

NOTE: Total NCUA does not include 3 executive staff.

Source: HR Links as of December 31, 2019  
Prepared by NCUA Office of Minority and Women Inclusion

## APPENDIX VIII: NCUA Supplier Diversity Data

	NCUA Contract Awards									
	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent	2015 Total	2015 Percent
Minority-OR women-owned	\$30,791,743	43.0%	\$29,272,108	45.0%	\$17,198,608	39.0%	\$13,867,702	32.4%	\$7,304,815	22.5%
Minority-owned	\$9,232,095	12.9%	\$12,024,076	18.5%	\$5,129,053	11.6%	\$3,452,466	8.1%	\$2,416,391	7.4%
Women-owned	\$17,521,713	24.5%	\$13,711,281	21.1%	\$9,198,616	20.9%	\$9,118,238	21.3%	\$4,771,944	14.7%
Minority AND women-owned	\$4,037,935	5.6%	\$3,536,751	5.4%	\$2,870,940	6.5%	\$1,296,998	3.0%	\$116,480	0.4%
Asian	\$7,183,304	10.0%	\$9,024,737	13.9%	\$5,188,342	11.8%	\$4,384,830	10.2%	\$2,259,626	7.0%
African American	\$5,609,710	7.8%	\$5,649,072	8.7%	\$2,572,675	5.8%	\$206,043	0.5%	\$102,395	0.3%
Hispanic	\$114,062	0.2%	\$289,898	0.5%	\$139,455	0.3%	\$158,592	0.4%	\$170,850	0.5%
Native American	\$362,954	0.5%	\$597,120	0.9%	\$99,520	0.2%	\$0	0.0%	\$0	0.0%
Other Minority	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
<b>Total Awards</b>	<b>\$71,633,906</b>		<b>\$65,049,098</b>		<b>\$44,114,626</b>		<b>\$42,855,530</b>		<b>\$32,482,888</b>	

Note: Minority-owned breakdown by race also includes those that are both minority-owned and women-owned.

Source: NCUA

	NCUA Vendor Payments									
	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent	2015 Total	2015 Percent
Minority-OR women-owned	\$31,724,606	42.8%	\$21,900,299	44.4%	\$16,153,043	39.8%	\$12,835,800	30.8%	\$9,156,066	25.5%
Minority-owned	\$11,957,939	16.1%	\$7,541,348	15.3%	\$4,206,277	10.4%	\$1,636,740	3.9%	\$2,136,645	5.9%
Women-owned	\$16,783,551	22.6%	\$11,389,904	22.6%	\$9,429,862	23.3%	\$9,975,393	24.0%	\$6,764,751	18.8%
Minority AND women-owned	\$2,983,116	4.0%	\$3,220,047	6.5%	\$2,516,904	6.2%	\$1,222,667	2.9%	\$254,670	0.7%
<b>Total Paid</b>	<b>\$74,138,580</b>		<b>\$49,350,631</b>		<b>\$40,549,874</b>		<b>\$41,633,369</b>		<b>\$35,964,264</b>	

Source: NCUA



## APPENDIX IX: 2019 Credit Union Diversity Self-Assessment Results

### Standard 1: Leadership/Organizational Commitment to Diversity and Inclusion

Credit unions with successful diversity policies and practices generally begin at the top, with leadership that demonstrates its commitment by promoting diversity and inclusion in both employment and contracting, and by fostering an organizational culture that embraces diversity and inclusion. This leadership includes the board of directors, senior officials, and staff managing the daily operations. The following best practices demonstrate an organizational commitment to diversity and inclusion:

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
1. Has a written diversity and inclusion policy approved by senior leadership, including the board of directors and senior management.	42%	58%
2. Has a senior-level official with knowledge of and experience in diversity and inclusion policies and practices to oversee our diversity and inclusion strategies and initiatives.	60%	40%
3. Regularly conducts training and provides educational opportunities on equal employment opportunity and on diversity and inclusion.	61%	39%
4. Takes proactive steps to include a diverse pool of women and minorities or other diverse individual candidates for:		
a. Hiring, recruiting, retention, or promotion of employees.	83%	17%
b. Selection of board member candidates and senior management.	68%	32%
5. Includes diversity and inclusion considerations in our strategic plan for recruiting, hiring, retention, and/or promotion of our workforce.	68%	32%
6. Includes diversity and inclusion considerations in our strategic plan in contracting with vendors.	36%	64%
7. Provides regular (such as quarterly) progress reports on diversity and inclusion efforts to our board of directors or senior management.	27%	73%

## Standard 2: Proactive Implementation of Employment Practices that Expand Outreach Efforts to Diverse Individuals

Credit unions that promote the fair inclusion of minorities, women, or other diverse individuals in their workforces proactively work to expand the applicant pool to include diverse candidates, create a culture that values the contribution of all employees and encourage a focus on these objectives when evaluating the performance of managers. The following best practices help promote diversity and inclusion in the workforce:

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
1. Implements policies and practices to ensure equal employment opportunities for employees and applicants for employment.	71%	29%
2. Implements policies and practices that create or foster diverse applicant pools for employment opportunities. These may include:		
a. Conducting outreach to minority, women, or other diverse individuals. <sup>1</sup>	53%	47%
b. Conducting outreach to educational institutions serving significant or predominately minority, women, or other diverse student populations.	42%	58%
c. Participating in conferences, workshops, and other events that attract minorities, women, or other diverse individuals to inform them of employment and promotion opportunities.	56%	44%
3. Communicates employment opportunities through media reaching diverse populations, including publications or professional organizations and educational institutions predominantly serving minority, women, or other diverse populations.	36%	64%
4. Cultivates relationships with professional organizations or educational institutions that primarily serve minority, women, or other diverse individuals or organizations.	47%	53%
5. Evaluates our diversity and inclusion programs regularly, and identifies areas for future improvement.	47%	53%

<sup>1</sup> “Other diverse individuals or organizations” refer to those identified in your own established diversity and inclusion policies, which could encompass disabled persons, veterans, millennials, or lesbian/gay/bisexual/transgender individuals as examples.

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
6. Uses analytical tools, including quantitative and qualitative data, to assess, measure, and track: <sup>2</sup>		
a. Our workforce diversity at all levels, including supervisory and executive ranks, by race, ethnicity, gender, or other diverse categories.	55%	45%
b. The inclusiveness of our employment practices for hiring, promotion, career development, internships, or retention, by ethnicity, gender, or other diverse category.	44%	56%
7. Holds management accountable for diversity and inclusion efforts, for example by ensuring these efforts align with business strategies or individual performance plans.	32%	68%

<sup>2</sup> Other examples of analytical tools can be found in *NCUA's 2014 Office of Minority and Women Inclusion Congressional Report*.

### Standard 3: Consideration of Supplier Diversity in Procurement and Business Practices

Credit unions can design and implement a supplier diversity policy and diversity practices to expand outreach for contracting opportunities to minority- and women-owned businesses. This involves providing opportunities for diverse businesses to bid on certain contracts or procurement activities (office supplies, promotional items, legal or accounting services) and informing these businesses on how to do business with your credit union. The goal is to develop a competitive advantage by having a broad selection of available and diverse suppliers to choose from with respect to factors such as price, quality, attention to detail, and future relationship building. The following best practices demonstrate a commitment to supplier diversity:

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
1. Has a written supplier diversity policy that provides opportunities for minority- and women-owned businesses to bid to deliver business goods and services to us.	8%	92%
2. Has leadership support to incorporate supplier diversity into business planning cycles or initiatives.	29%	71%
3. Has an established policy to solicit bids from a certain number or percentage of qualified minority- and women-owned businesses.	2%	98%
4. Conducts targeted outreach specifically to inform minority- and women-owned businesses or affinity groups representing these constituencies of contracting opportunities and how to do business with us.	6%	94%
5. Uses metrics to identify a baseline and track:		
a. The total amount we spend annually buying and contracting goods and services.	21%	79%
b. The availability of relevant minority- and women-owned businesses to compete in our contracting opportunities.	4%	96%
c. The amount we spend with minority- and women-owned businesses.	3%	97%
d. The percentage of contract dollars awarded to minority- and women-owned businesses by race, ethnicity, and gender as compared to total contract dollars awarded for the calendar year.	1%	99%
e. The changes related to the above items over time.	3%	97%

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
6. Implements practices that promote a diverse supplier pool, which may include:		
a. Participation in conferences, workshops, and other events that attract minority- and women-owned businesses to inform them of our contracting opportunities.	11%	89%
b. Maintaining a listing of qualified minority- and women-owned businesses that may bid on upcoming contracting opportunities.	6%	94%
c. Having an ongoing process to publicize our contracting opportunities.	3%	97%
7. Encouraging prime contractors to use minority- and women-owned subcontractors by incorporating this objective in their business contracts.	3%	97%

## Standard 4: Promotion of Transparency of Diversity and Inclusion Practices

Transparency and communication are essential aspects of effective diversity policies and practices. Transparency does not require you to share confidential or proprietary information. Credit unions can communicate information about their diversity and inclusion efforts through normal business methods, such as displaying diversity and inclusion information on websites, in promotional materials, and in annual reports.

By communicating your commitment to diversity and inclusion, your plans for achieving diversity and inclusion, and the metrics to measure success in workplace and supplier diversity, you inform a broad constituency of current and potential members, employees, potential employees, suppliers, and the general community about your affirmative efforts to promote diversity and inclusion. The publication of this information can make new markets accessible for minorities, women, and other diverse groups, and illustrate the progress made toward an important business goal. Below are examples of best practices that promote transparency of your credit union's diversity and inclusion efforts:

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
1. Periodically publishes information about our efforts to enhance diversity and inclusion, which may include:		
a. Demographic information on workforce composition (such as that found on an annual EEOC report.)	31%	69%
b. Demographic information on supplier diversity (contracting activities.)	2%	98%
c. Demographic information on the board members and other officials.	18%	82%
d. Information on sponsorships or partnerships with diverse organizations.	25%	75%
e. Other information on our diversity and inclusion efforts.	21%	79%
2. Makes the following information public:		
a. Our diversity and inclusion strategic plan.	8%	92%
b. Our policy on the credit union's commitment to diversity and inclusion in the workforce.	28%	72%
c. Our policy on the credit union's commitment to diversity and inclusion to supplier diversity.	4%	96%
d. Our efforts and progress toward achieving diversity and inclusion in our workforce and contracting activities.	9%	91%

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
3. Publicizes opportunities that promote diversity and inclusion, which may include:		
a. Employment and internship opportunities.	44%	56%
b. Contracting opportunities.	5%	95%
c. Mentorship or developmental programs for employees.	25%	75%
d. Developmental programs for potential contractors.	3%	97%

## Standard 5: Monitoring and Assessment of Diversity Policy and Practices

Credit unions with successful diversity policies and practices allocate time and resources to monitor and evaluate performance under their diversity policies and practices on an ongoing basis. The NCUA encourages credit unions to disclose their diversity policies and practices and related information to both NCUA and the public. Below are monitoring and self-assessment best practices:

In a manner reflective of our size and other characteristics, our credit union:	Yes	No
1. Conducts a self-assessment or evaluation of our diversity policies and practices annually.	50%	50%
2. Modifies our diversity policies and practices based on the results of the self-assessment or evaluation of our diversity policies and practices.	39%	61%
3. Provides information pertaining to the self-assessment or evaluation of our diversity policies and practices to the NCUA's OMWI director annually.	18%	82%
4. Publishes information pertaining to our assessment of our diversity policies and practices.	9%	91%





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**[NCUA.gov](http://NCUA.gov)**





National Credit Union Administration

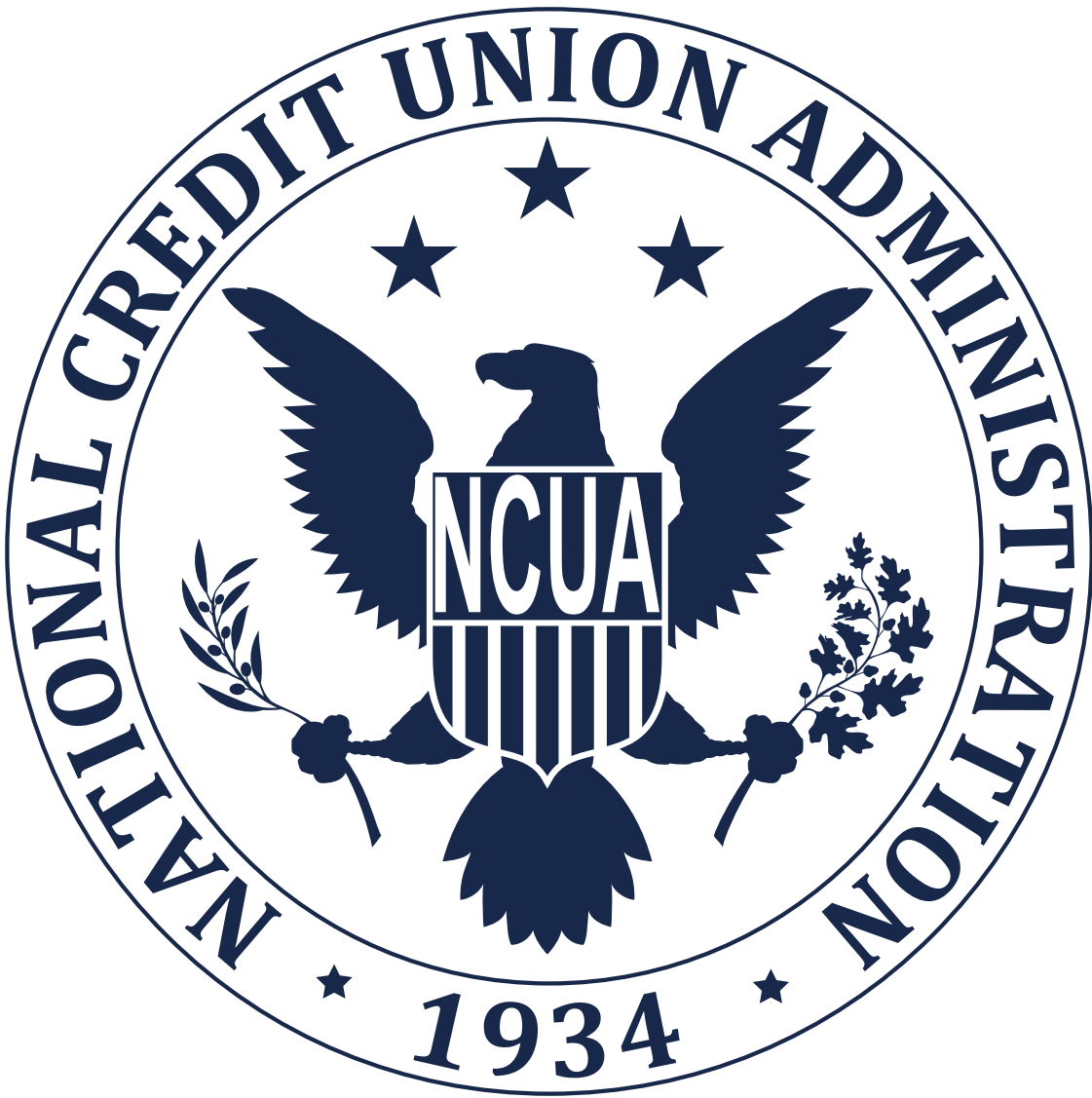
**Preserving Minority  
Depository Institutions**

June 2020

2019 Annual Report to Congress



[www.NCUA.gov](http://www.NCUA.gov)



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# Introduction to the Report

The National Credit Union Administration (NCUA) is pleased to submit to Congress its seventh Annual Report on Preserving Minority Depository Institutions, which describes the composition and financial performance of the minority depository institutions (MDIs) the NCUA supervised during 2019 and the agency's actions to [preserve and promote them](#).

This report is submitted pursuant to Section 308 of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (FIRREA) and Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The NCUA's mission is to provide, through regulation and supervision, a safe and sound credit union system, which promotes confidence in the national system of cooperative credit. Further, the agency protects consumers, insures the deposits of credit union members, and safeguards the National Credit Union Share Insurance Fund (Share Insurance Fund) from losses.

## A Note on the COVID-19 Pandemic

As this Annual Report to Congress on Preserving Minority Institutions was being prepared, the world was confronted by the novel coronavirus (COVID-19), a pandemic that is profoundly affecting the global economy and all its citizens. Since the COVID-19 emergency began, the NCUA has

The NCUA's Office of Credit Union Resources and Expansion (CURE) administers the Minority Depository Institutions (MDI) Preservation Program and exists to support and assist the growth of all credit unions, with a particular focus on low-income-designated credit unions and minority institutions. More specifically, CURE is responsible for:

- Chartering and field-of-membership;
- Grant and loan programs, including administration and management of the Community Development Revolving Loan Fund (CDRLF);
- MDI Preservation Program; and
- Training.

Some of CURE's programs, including grant and loan funding, have specific eligibility requirements, while others, such as training, are open to all credit unions. On an ongoing basis, the NCUA is focused on improving the ways it assists these institutions, particularly with regard to growing and serving their members.

responded decisively to the needs of the nation's credit unions and has been working tirelessly to fulfill its critical mission of protecting the safety and soundness of the 5,236 credit unions that we oversee.

In that regard, we wish to express deep gratitude to the NCUA's 1,141 employees for their unwavering dedication and fidelity to our agency's mission. Each day, they put forth their best efforts to protect the nation's system of cooperative credit. As the

community of credit unions works together to get through this unprecedented situation, it will undoubtedly emerge stronger for it. Together, and in the ethos of "people helping people," we will rise to the challenge.

---

# Key Terms and Definitions

**CURE:** Office of Credit Union Resources and Expansion

**Field of Membership:** A credit union's field of membership defines who is eligible to join the credit union. Depending on the credit union's charter, a field of membership can include individuals who:

- Are members of an association (like a civic association or religious institution) or part of a community (like a county or town);
- Are employed in a particular occupation, like a firefighter or teacher;
- Are a part of an underserved area, like a rural county; or
- Who share a common bond, such as those who work at a factory or those who work for the factory's suppliers.

**FIRREA:** Financial Institutions Reform, Recovery, and Enforcement Act of 1989

**Low-Income-Designated Credit Union:**

The Federal Credit Union Act allows the NCUA to designate a credit union as low-income if it meets certain criteria. This designation gives these credit unions a greater ability to help stimulate economic growth and provide affordable financial services in communities that have been historically underserved. To qualify as a low-income credit union, a majority of a credit union's membership must meet certain low-income thresholds based on data from the U.S. Census Bureau. The

designation offers several benefits for credit unions that qualify, including the ability to accept non-member deposits, an exemption from the member business lending cap, eligibility for technical assistance grants and loans, and the ability to obtain supplemental capital from organizations, such as banks or outside investors.

**Member:** A person who uses a credit union is referred to as a member rather than a customer. This is because a credit union member actually owns a portion, or share, of their credit union. This differs from a bank, which is owned by its shareholders, not its customers. A credit union member also has the ability to determine the credit union's board of directors through a democratic election.

**Minority Depository Institution (MDI):**

This term is used to describe a credit union that has a majority of its current or potential membership composed of minorities (in this case Black American, Hispanic American, Asian American, or Native American) and a majority of minority members on its board of directors.

**NCUA:** National Credit Union Administration

**Safety and Soundness:** Federal and state supervision of credit unions is designed to provide for a financially stable system that meets the financial needs of credit union members, as well as to prevent runs and

panics by providing assurances that funds deposited will be protected from loss. A credit union is considered to be safe and sound if it is being run effectively and is compliant with all applicable laws and regulations.

**The National Credit Union Share Insurance Fund (Share Insurance Fund):**

This fund provides deposit insurance for member accounts at all credit unions that are federally insured. The Share Insurance Fund

is funded by premiums paid by credit unions, which is one percent of the shares or deposits at credit unions. It is backed by the full faith and credit of the United States. The Share Insurance Fund insures individual accounts up to \$250,000, and a member's interest in all joint accounts combined is insured up to \$250,000. The fund separately protects IRA and KEOGH retirement accounts up to \$250,000.



# Executive Summary

Credit unions are member-owned and -controlled, not-for-profit, cooperative financial institutions formed to give people access to affordable financial services and participate in their institutions' governance. Credit union members share the same association, community, or profession. MDIs serve the financial needs of racial minorities because traditional financial institutions have historically underserved these populations.

A federally insured credit union can qualify as an MDI if 50 percent or more of its current members, eligible potential members, and

board members are minorities. A "minority" is defined as any "Black American, Asian American, Hispanic American, or Native American" as defined in Section 308 FIRREA Act of 1989.

Federally insured credit unions self-designate as MDIs. To do this, a credit union must affirm in the [NCUA's Credit Union Online Profile system](#) that 50 percent or more of its current members, eligible potential members, and board of directors are from one or a combination of the four minority categories described in FIRREA.

## MDI Financial Performance in 2019

As of December 31, 2019, the NCUA regulated 514 federally insured credit unions with the MDI designation in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Approximately 10 percent of all federally insured credit unions are MDIs.

MDI credit unions are generally small, with 57 percent of all MDIs having less than \$10

million in assets. These credit unions are typically located in a church, factory, or in small business locations. Due primarily to mergers, the number of MDI credit unions declined between 2018 and 2019, mirroring the general long-term trend of consolidation in the financial services sector.

## MDI Preservation Activities in 2019

Through the NCUA's MDI Preservation Program, MDI credit unions have access to grants and loans (as eligible), training and technical assistance, and guidance from their examiners. In 2019, the NCUA:

- Chartered one new MDI credit union, Otoe-Missouria, in Red Rock, Oklahoma.
- Provided 58 low-income-designated MDI credit unions with more than \$738,000 in technical assistance grants. The funds supported various

credit union needs, such as developing digital tools, improving the financial well-being of members, and staff development, such as professional certifications in financial education.

- Provided three MDI credit unions with nearly \$75,000 in grants under the agency's new mentoring program pilot

to help smaller, low-income-designated MDI credit unions obtain technical and other assistance from larger institutions.

- Approved field-of-membership expansions for 24 MDIs, allowing them to add 578 groups or geographic areas to their membership.
-

# Financial Performance of MDI Credit Unions in 2019

As of December 31, 2019, the NCUA regulated 514 federally insured credit unions with the MDI designation in 36 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. That figure represents approximately 10 percent of all federally insured credit unions. Due primarily to mergers, the number of MDI credit unions declined between 2018 and 2019, mirroring the general long-term trend of consolidation in the financial services sector.

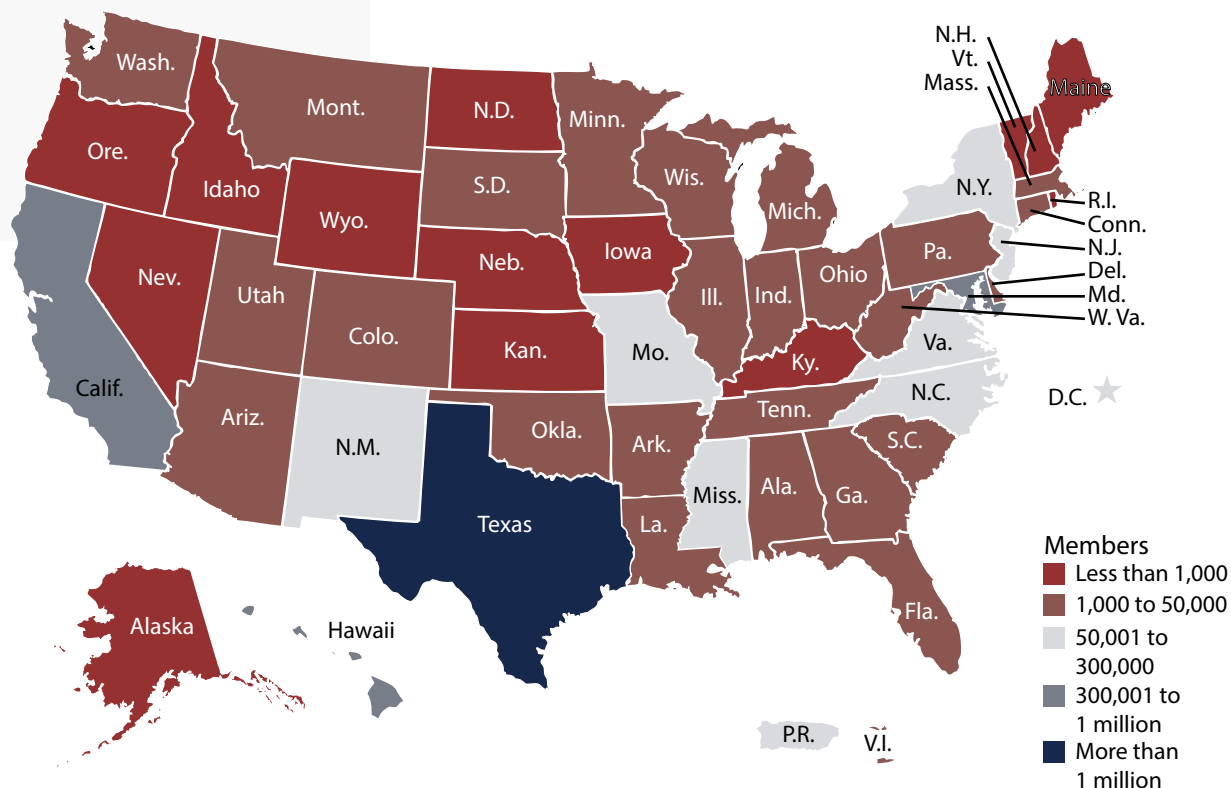
- The number of MDI credit unions declined from 530 at the end of 2018.
- MDI credit unions tend to be smaller institutions; 87 percent reported total assets of \$100 million or less at the end of 2019.
- Seventy-nine percent of MDI credit unions also had the low-income designation.
- 20 MDI credit unions merged during 2019. The desire to offer expanded services to members is the reason given by 15 MDIs that decided to merge during 2019. Three cited poor financial condition; one cited an inability to attract officials; and one gave declining membership as their reasons for merging. Six of the continuing credit unions were MDIs.

While the total number of MDIs declined, several financial performance metrics improved in 2019:

- The 514 MDI credit unions served more than 3.9 million members, an increase of 2.0 percent from 2018.
- The MDI credit unions reported total assets of \$40.5 billion, up 5.3 percent from 2018.
- These credit unions made \$28.4 billion in loans, an increase of 6.0 percent from 2018.
- The loans were primarily concentrated in mortgages (44 percent of aggregate MDI loans) and vehicle loans (41 percent of aggregate MDI loans). Eighty-two percent of first mortgages held by MDIs were fixed-rate loans, compared with 74 percent for federally insured credit unions overall.
- MDI credit unions had aggregate total shares and deposits of \$34.7 billion, up 5.2 percent from 2018.
- MDI credit unions were generally well-capitalized. As of December 31, 2019, the overall net worth ratio for this group of credit unions was 11.77 percent, higher than the credit union industry's overall net worth ratio of 11.37 percent.
- Of the 514 MDI credit unions, 489, or approximately 95 percent, reported a net worth ratio of at least 7 percent, the standard for a "well-capitalized" institution.
- As a group, MDI credit unions posted a return on average assets of 82 basis points at the end of 2019, compared

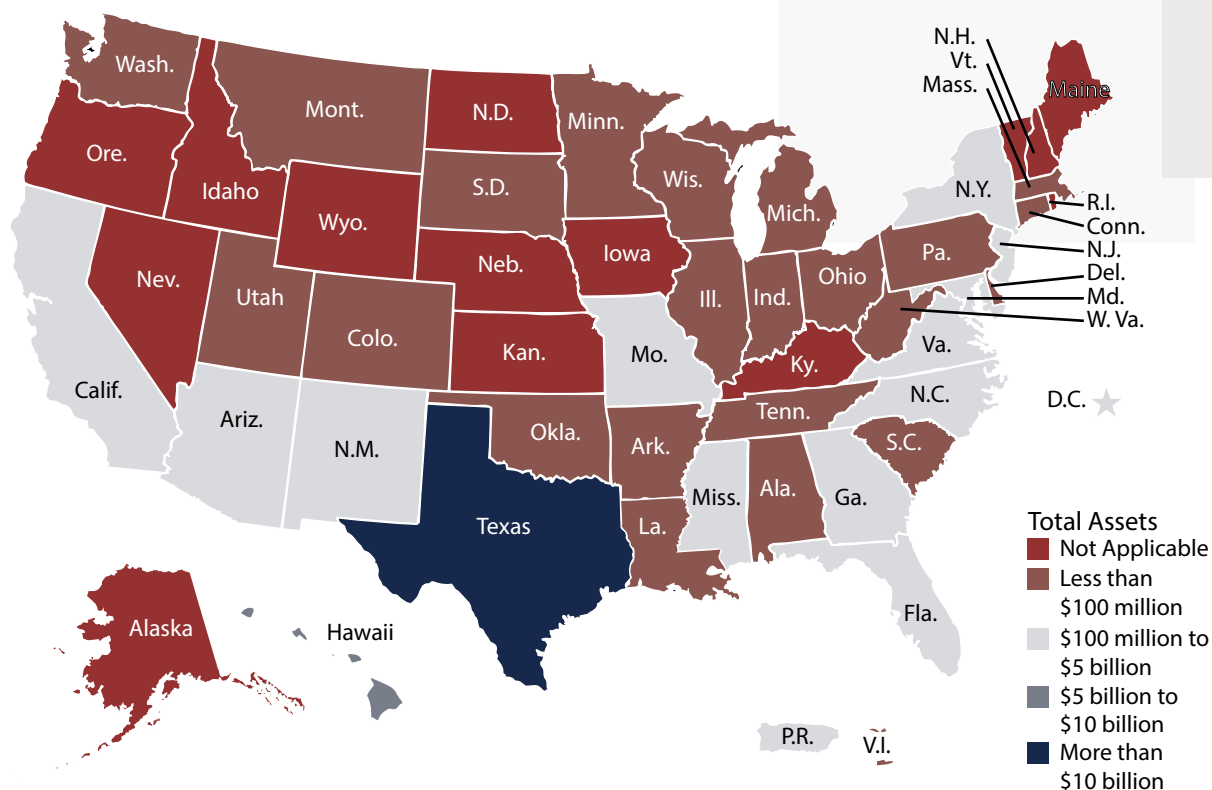


**Total Number of Minority Depository Institution Members**



This map above shows the aggregate distribution of MDI members by state. The star represents the District of Columbia. Collectively, MDIs serve more than 3.9 million members. With more than 1.5 million members, Texas has the largest number, followed by Hawaii, California, Maryland, and New Mexico.

**Total Minority Depository Institution Assets**



This map shows the geographic distribution of aggregate MDI assets in individual states, in hundreds of millions of dollars. The star represents the District of Columbia. With more than \$15 billion, Texas MDIs have the largest asset total, followed by Hawaii, California, Maryland, New Mexico, the District of Columbia, and North Carolina. Each of those states has more than \$1 billion in aggregate assets.

For more information on the financial performance of MDI credit unions in 2019, see [Appendix 1, “Financial Trends in Minority Depository Institutions.”](#)

For a complete listing of MDI credit unions in 2019 by state, see [Appendix 2, “MDI Credit Unions by State.”](#)

# MDI Credit Union Preservation Program

On June 18, 2015, the NCUA Board approved the final [Minority Depository Institution Preservation Program Interpretive Ruling and Policy Statement, No. 13-1](#), which details the program's objectives for preserving and encouraging MDIs in accordance with the goals set forth in FIRREA. These goals are consistent with the NCUA's mission and

strategic goal of ensuring a safe, sound, and sustainable credit union system.

Through the NCUA's MDI Preservation Program, MDI credit unions have access to grants and loans (as eligible), training and technical assistance, and guidance from their examiners.

## Chartering New MDIs

In 2019, the NCUA chartered one new MDI federal credit union, the Otoe-Missouria Federal Credit Union in Red Rock, Oklahoma. This credit union will serve the approximately

4,200 members and employees of the Otoe-Missouria Tribe as well as 17 tribal-owned businesses.



The NCUA also designated Otoe-Missouria Federal Credit Union as a low-income credit union, based on its potential membership. This designation gives the credit union the ability to accept non-member deposits, obtain grants and loans from the CDRLF, offer secondary capital accounts, and qualify for exemptions from statutory limits on member business lending.

## Assisting MDIs through NCUA's Examination Program

The NCUA's MDI program supports credit unions that serve communities and individuals who may lack access to affordable financial products and services. The agency's support is provided through field staff who work directly with credit unions in the routine course of their regulatory supervision and the support services offered through CURE. Below are three examples of this direct staff support:

- The NCUA's Eastern Region worked with CURE staff to help a credit union address various management challenges by enabling a second credit union to mentor and assist with daily administrative functions. The goal of the mentoring relationship is to enable the management-challenged credit union to become self-sufficient, profitable, and improve member service.
- The NCUA's Western Region worked with a credit union on certification as a Community Development Financial Institution (CDFI), consistent with the credit union's strategic plan to expand its community development efforts. The staff also advised the credit union on the agency's streamlined process for obtaining the low-income designation, and referred it to another CDFI credit union, whose management expressed willingness to help other small credit unions.
- The NCUA's Southern Region worked with a credit union's management to help them apply for a mentoring grant, which they obtained. The mentoring grant supported the credit union's partnership with another institution to provide staff training.

## Preserving the Present Number of MDIs

- **MDI Mentoring Pilot Program:** In 2019, the NCUA created, through the CDRLF, the MDI Mentoring Pilot Program, which awards grants that encourage relationships between larger low-income credit unions (mentors) and small MDIs. Through such relationships, stronger and more experienced credit unions can provide technical assistance to smaller MDIs to improve their ability to serve minority, low-income, and underserved populations. In the inaugural funding round, three MDIs received almost \$75,000 in aggregate. Among other projects, the MDIs proposed to provide hands-on training for loan staff in portfolio management and risk assessment, strategic planning, and guidance on management transition.
- **Field-of-Membership Expansion:** One of the most significant ways to preserve the number of MDIs is to grow existing institutions. To that end, the NCUA approved field-of-membership expansions for 24 MDIs in 2019, enabling the credit unions to



add 578 groups or geographic areas to their fields of membership.

- **Definition of an MDI:** Another way to preserve the number of existing MDIs is to increase, through outreach and

education efforts, the number of credit unions that meet the definition of an MDI. Besides training, CURE's efforts in this area included developing print outreach and information materials for use at MDI events.

## Preserving MDIs' Minority Character

Of the 20 MDIs merged into other credit unions during 2019, six of the continuing credit unions were also MDIs. In total, MDI mergers represented approximately 14 percent of all NCUA merger approvals for federally insured credit unions during 2019.

While the NCUA's work in this area is highly confidential to preserve the interests of all parties involved, agency staff who work directly with credit unions frequently provide guidance to the board and management throughout a merger.

## Providing Funding, Technical Assistance, Training, and Educational Programs

The NCUA supports MDIs by providing funding, technical assistance, and other services to promote and preserve these financial institutions consistent with the requirements of Section 308 of FIRREA. MDIs leverage these resources to improve delivery of safe, affordable financial services to better serve their communities.

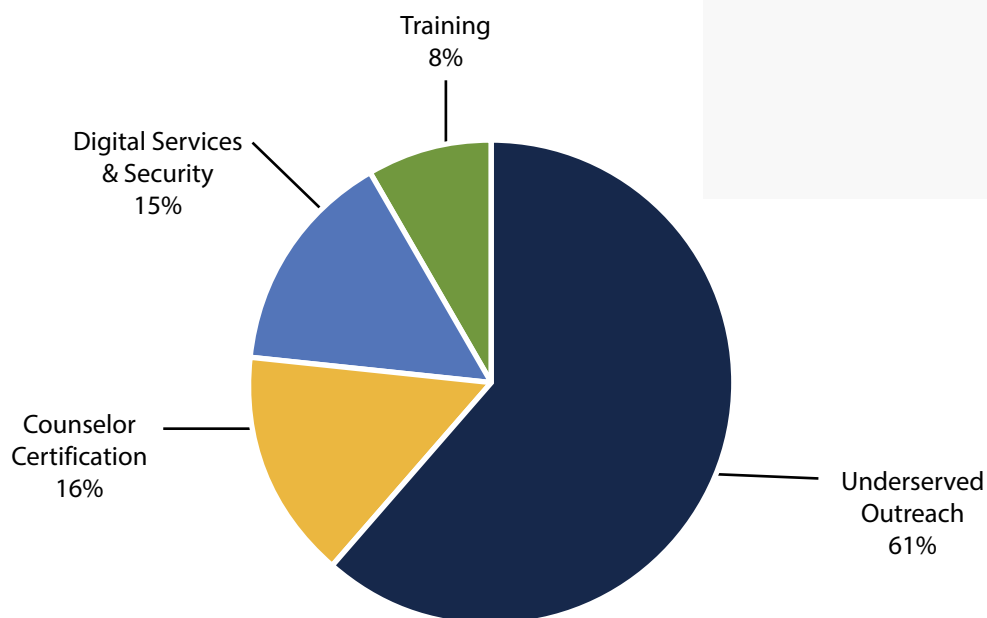
### Technical Assistance Grants

The NCUA awarded \$738,000 in technical assistance grants to 58 MDI credit unions in 2019. Thirty-seven, or about 64 percent, of those were credit unions with assets of less than \$100 million. MDI credit unions applying for technical assistance grants requested a total of \$2.5 million. The NCUA awarded one-third of all MDIs applying for technical assistance grants.

The chart below shows the distribution, by funding initiative, of award amounts to MDIs. An initiative specifies the uses for which the funds may be used. The 2019 initiatives included:

- **Digital Services:** Supporting development of digital tools for member outreach programs.
- **Training:** Helping eligible credit unions develop staff talents and skills.
- **Underserved Outreach:** Assisting eligible credit unions with efforts to improve the financial well-being of individuals in underserved areas.
- **Counselor Certification:** Providing support for credit union staff seeking financial education certification.

## 2019 Grants to MDIs By Funding Initiative



For a full list of the MDI awardees, see [Appendix 3, “MDI Technical Assistance Grant Awardees.”](#)

Besides providing direct funding, CURE in 2019:

- Hosted a webinar on the Bank Enterprise Award program, which awards FDIC-insured depository institutions for increasing their investments supporting CDFIs and advancing community development financing and service activities in economically distressed communities; and

- Began a series of targeted emails to MDIs to inform them about other possible funding opportunities.

### CDFI Certification

Through an initiative between the NCUA and the U.S. Department of the Treasury’s CDFI Fund, the NCUA qualified three MDIs in 2019.<sup>1</sup> The initiative streamlines the qualification and application process for low-income credit unions interested in being certified as CDFIs and requires less data and independent analysis than the standard certification process. The NCUA leverages existing data and processes the agency has as the primary regulator of federally insured credit unions. Once a credit union qualifies for the

<sup>1</sup> “Treasury, NCUA Partner to Increase Opportunities for Low-Income Credit Unions,” *Press Release*, January 21, 2016 <https://www.ncua.gov/newsroom/Pages/news-2016-jan-community-development-financial-institutions.aspx>.

streamlined application, the agency provides it with information necessary to complete and submit a certification application to the CDFI Fund.

The CDFI Fund determines an applicant's certification status. Through this certification, the U.S. Department of the Treasury

recognizes specialized financial institutions as serving low-income and economically disadvantaged communities.<sup>2</sup> With a CDFI certification, an organization has access to a variety of funding programs through the CDFI Fund, such as mortgage lending for first-time homebuyers and commercial loans.

## Training and Educational Programs

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One of the cornerstone services CURE offers through the NCUA's online training portal, the [Learning Management Service \(LMS\)](#), is training for credit union management, board members and staff. The LMS offers on-demand learning opportunities on many topics, including how the credit union system works, and how credit unions are

governed, and is available free of charge to all credit unions. Given the characteristics of most MDIs, the online access provides an affordable means to receive quality training at the convenience of the participant.

CURE began development of two new training modules during 2019.

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<sup>2</sup> CDFI Certification Eligibility Requirements: <https://www.cdfifund.gov/programs-training/certification/cdfi/Pages/default.aspx>.

# Looking Forward

Building on the success of its 2019 MDI initiatives, the NCUA in 2020 has continued its strong support of federally insured credit unions that serve communities

and individuals who may lack access to mainstream financial products and services. Some examples of this support are noted below.

## Freedman's Bank Forum

On March 3, 2020, the NCUA co-sponsored the Freedman's Bank Forum with the U.S. Department of Treasury and other federal financial institution regulators. A celebration of the 155<sup>th</sup> anniversary of the Freedman's Bank, which was founded to advance financial and economic security for African Americans and their communities after the Emancipation Proclamation and the end of the Civil War, the event featured welcome remarks by NCUA Chairman Rodney E. Hood. In his

remarks, Chairman Hood addressed topics of significant importance to MDIs including: initiatives and supervisory strategies underway by agencies to complement the work of MDIs in their communities; the challenges an evolving financial services marketplace poses to smaller institutions; and the benefits of fintech as a way to improve service and expand access to affordable financial services.



Following his remarks, Chairman Hood moderated a panel discussion on the importance of MDI preservation that featured **Joseph Otting**, Comptroller of the Currency; **Bimel Patel**, Assistant Secretary for Financial Institutions at the U.S. Department of the Treasury; **Jelena McWilliams**, Chairman of the Federal Deposit Insurance Corporation (FDIC); and **Michelle Bowman**, Governor, Board of Governors of the Federal Reserve System.

## NCUA's MDI Forum

Chairman Hood hosted a two-day MDI Forum for credit unions, an event consisting of several training and breakout sessions that were focused on the NCUA's 2020 supervisory priorities, growth strategies, and the NCUA's initiatives to support minority credit unions.

Attended by MDI representatives and relevant industry stakeholders, the Forum began with an intimate, one-on-one discussion between the Chairman and Calvin Harris, Senior Vice President, Finance and Chief Financial Officer of the National Urban League.

## MDI Mentoring Program

In April of 2020, the agency made another \$125,000 available under the MDI Mentoring

Program with applications due between May 1 and June 30, 2020.



On March 4, 2020, Chairman Hood speaks during the NCUA's MDI Forum.

## Other Initiatives

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Throughout the remainder of 2020, the NCUA will continue its work to ensure the MDI Preservation Program is responsive to the specific needs and challenges of MDIs. These activities include providing targeted training

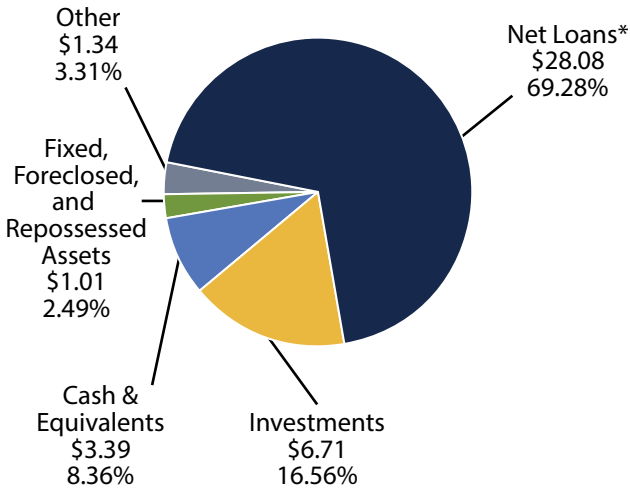
to MDIs on such topics as financial and statement analysis and credit union board responsibilities. The NCUA will also continue its efforts to increase the program's visibility and encourage new MDIs.

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# Appendix 1: Financial Trends in Minority Depository Institutions – Dec. 31, 2019

## Overall Trends

**Asset Distribution**  
(in Billions)

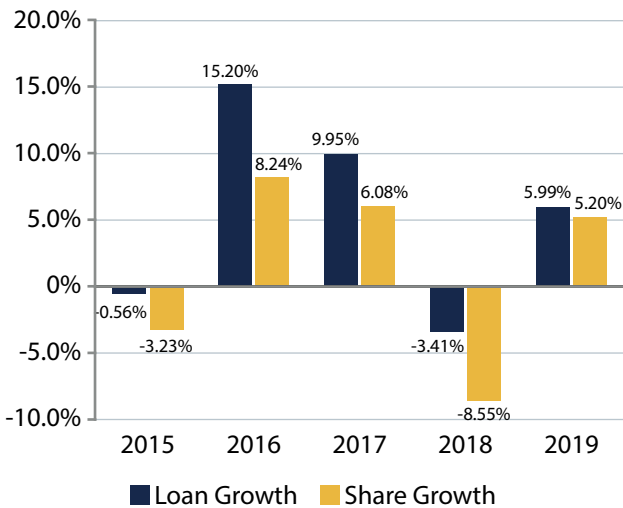


\*Net Loans equals Total Loans (\$28.4 billion) minus Allowance for Loan and Lease Losses (\$0.3 billion). Numbers may not add up due to rounding.

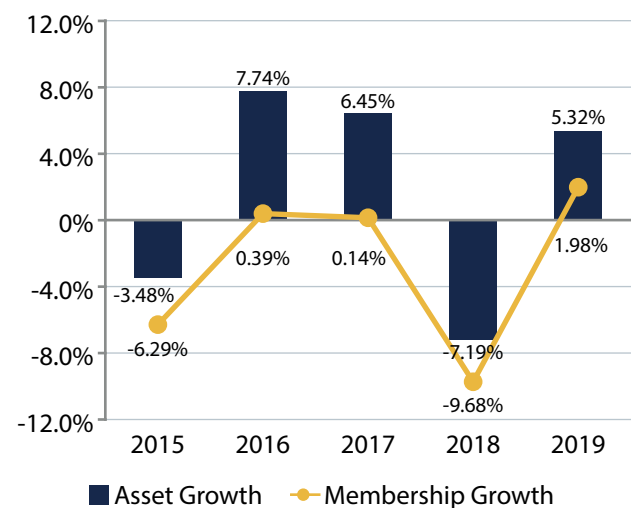
**Number of Insured Credit Unions Reporting**

	MDIs	LIDs	SCUs	FICUs
2015	626	2,297	4,500	6,021
2016	586	2,491	4,234	5,785
2017	563	2,542	4,016	5,573
2018	530	2,554	3,804	5,375
2019	514	2,605	3,641	5,236

**Loan Growth vs. Share Growth**

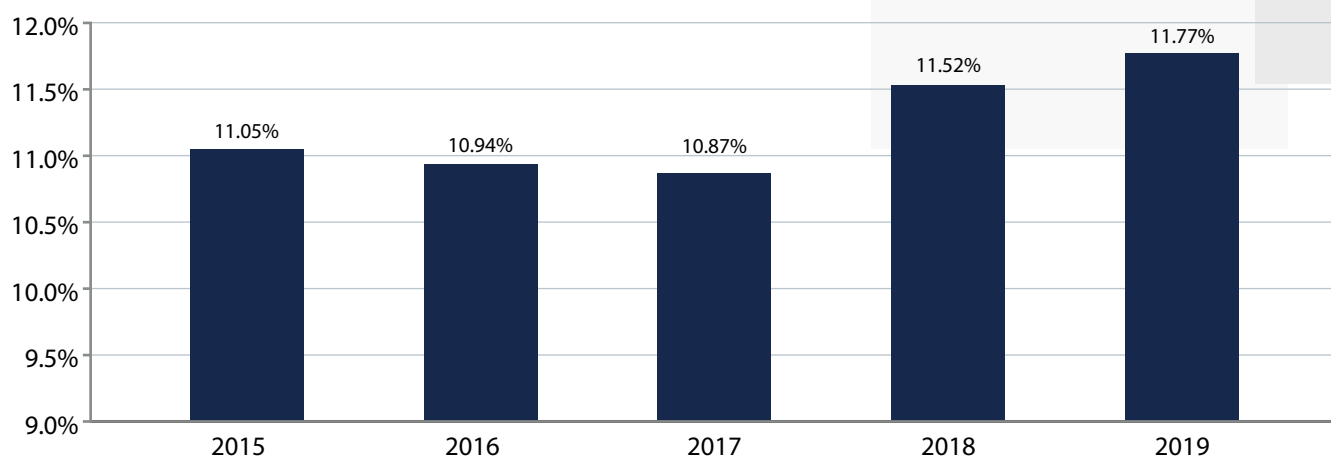


**Asset Growth vs. Membership Growth**



## Net Worth

**Aggregate Net Worth Ratio**



**Net Worth Change**

	December 2018 in Billions	December 2019 in Billions	% Change (Annualized)
Total Net Worth	\$4.43	\$4.77	7.66%
Secondary Capital*	\$0.14	\$0.15	2.31%

\*For low-income-designated credit unions, net worth includes secondary capital. Numbers may not add up due to rounding.

**Net Worth Ratios**

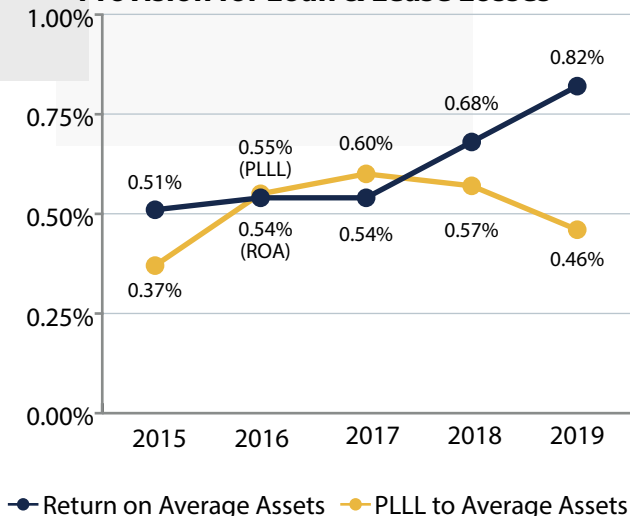
Number of Credit Unions	December 2018	% of Total	December 2019	% of Total
7% or above	508	95.85%	488	94.94%
6% to 6.99%	14	2.64%	15	2.92%
4% to 5.99%	6	1.13%	9	1.75%
2% to 3.99%	2	0.38%	2	0.39%
0% to < 2.00%	0	0.00%	0	0.00%
Less than 0%	0	0.00%	0	0.00%

Numbers may not add up due to rounding.

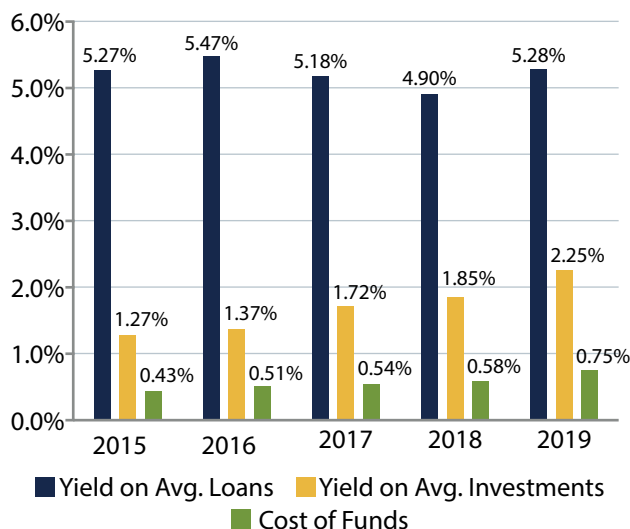


# Earnings

**Return on Average Assets vs. Provision for Loan & Lease Losses**



**Yields vs. Costs of Funds**

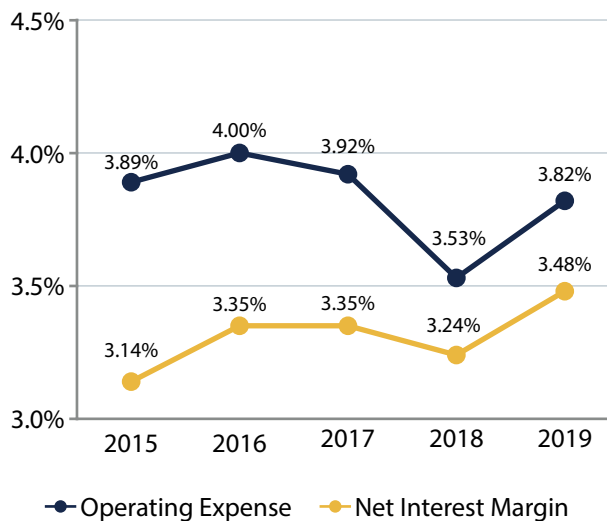


## Ratio of Average Assets

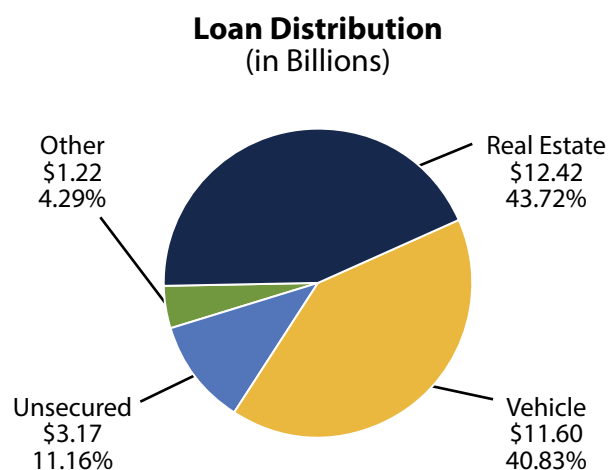
Ratio (% of Average Assets)	December 2018	December 2019	Effect on ROA
Net Interest Margin	3.24%	3.48%	0.24 bp
+ Fee & Other Inc.	1.46%	1.53%	0.07 bp
- Operating Expenses	3.53%	3.82%	-0.29 bp
- PPLL	0.57%	0.46%	0.11 bp
+ Non-Operating Income	0.07%	0.08%	0.01 bp
= ROA	0.68%	0.82%	0.14 bp

Numbers may not add up due to rounding.

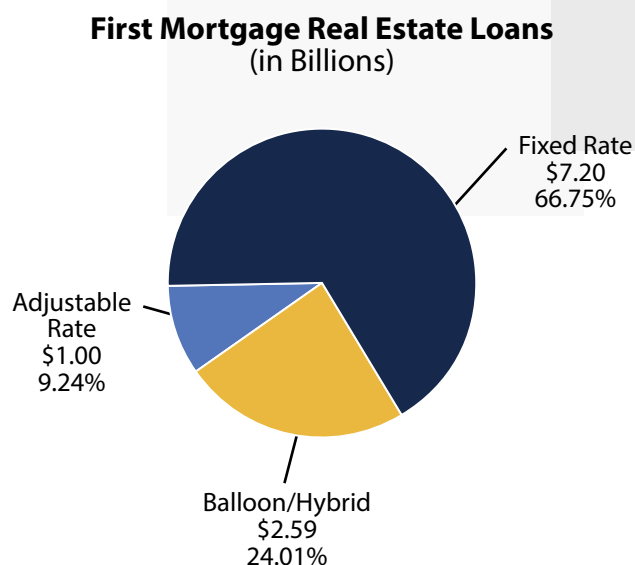
**Operating Expenses vs. Net Interest Margin**



## Loan Distribution



Numbers may not add up due to rounding.



Numbers may not add up due to rounding.

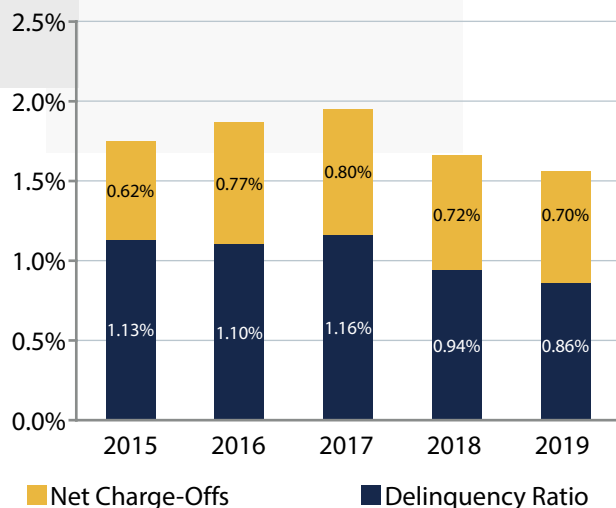
## Loan Growth

Loan Category	December 2018 in Billions	% of Total Loans December 2018	December 2019 in Billions	% of Total Loans December 2019	Growth in Billions	Growth Rate (Annualized)
Unsecured Credit Card	\$1.01	3.77%	\$1.02	3.60%	\$0.01	1.22%
All Other Unsecured	\$2.11	7.87%	\$2.15	7.56%	\$0.04	1.89%
New Vehicle	\$5.00	18.65%	\$5.20	18.29%	\$0.20	3.99%
Used Vehicle	\$6.13	22.87%	\$6.40	22.53%	\$0.27	4.42%
First Mortgage Real Estate	\$9.79	36.55%	\$10.79	37.97%	\$0.99	10.13%
Other Real Estate	\$1.57	5.86%	\$1.63	5.75%	\$0.06	4.10%
Leases Receivable & All Other	\$1.19	4.44%	\$1.22	4.29%	\$0.03	2.28%
<b>Total Loans</b>	<b>\$26.80</b>		<b>\$28.40</b>		<b>\$1.61</b>	<b>5.99%</b>

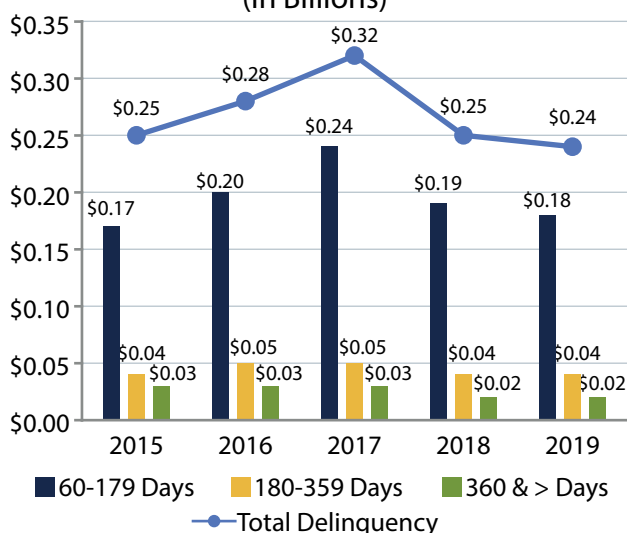
Numbers may not add up due to rounding.

## Loan and Delinquency Trends

### Delinquency & Charge-Offs



### Delinquency (in Billions)

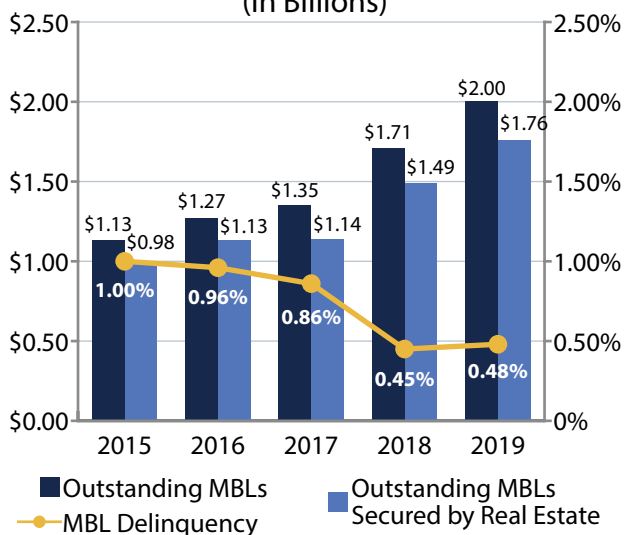


### Charge-Offs and Recoveries

Total Loan Charge-Offs and Recoveries	December 2018 in Billions	December 2019 in Billions*	% Change
Total Loans Charged Off	\$0.24	\$0.24	0.43%
Total Loan Recoveries	\$0.04	\$0.04	8.99%
Total Net Charge-Offs	\$0.20	\$0.19	-1.35%

\* Annualized  
Numbers may not add up due to rounding.

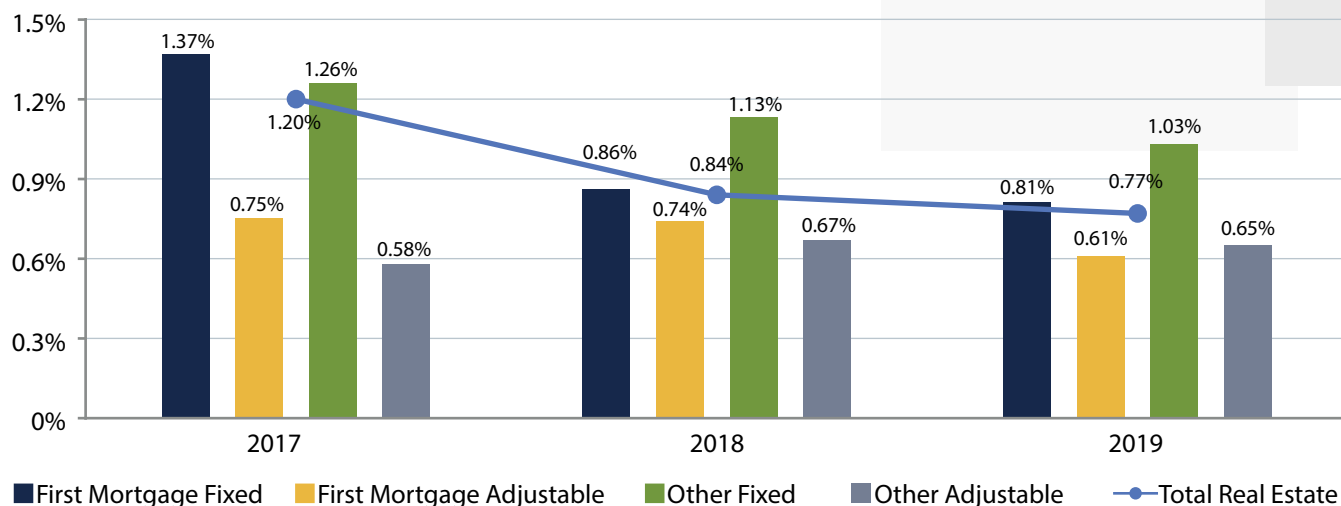
### Commercial/Member Business Loans & Delinquency (in Billions)



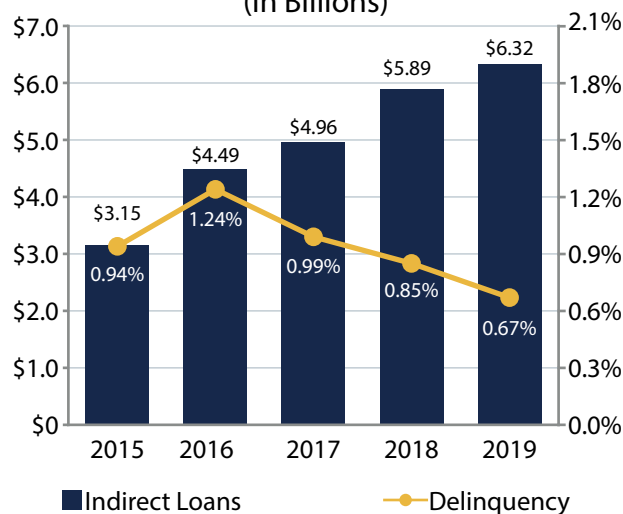
\* Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans.

## Loan and Delinquency Trends (continued)

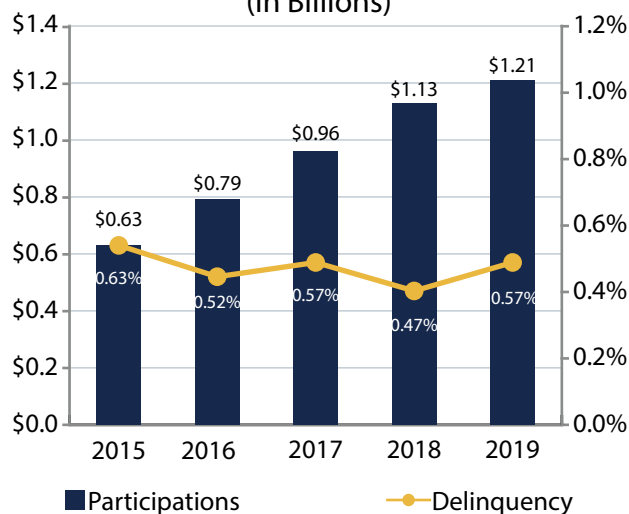
### Real Estate Delinquency



### Indirect Loans & Delinquency (in Billions)

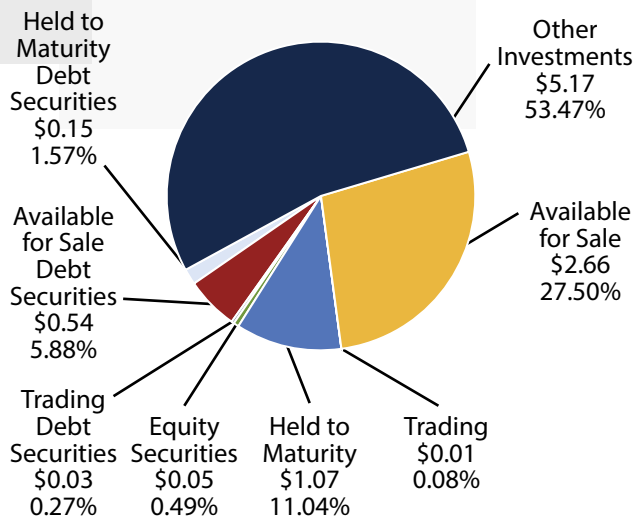


### Participation Loans & Delinquency (in Billions)



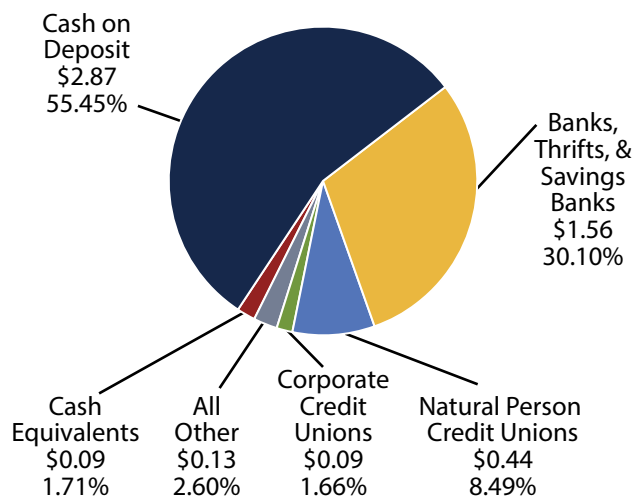
## Investment Trends – Accounting Standards Codification

**ASC 320 Investment Classification**  
(in Billions)



Numbers may not add up due to rounding.

**Total Non-ASC 320 Investment Distribution**  
(in Billions)



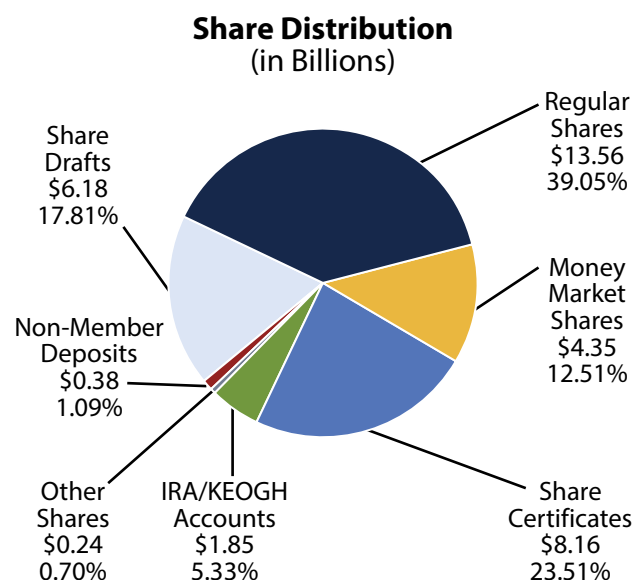
Numbers may not add up due to rounding.

### Maturity

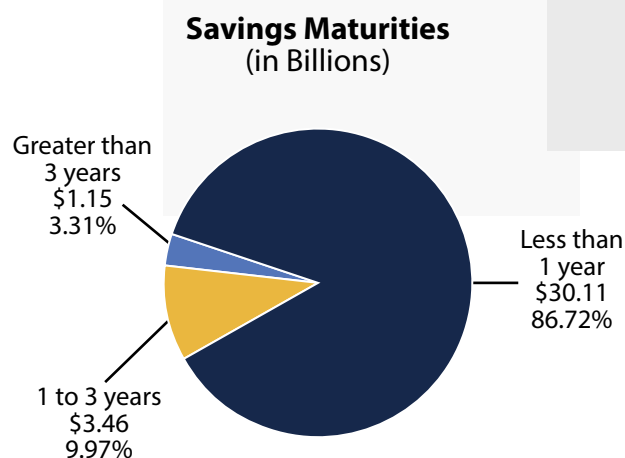
Maturity or Repricing Intervals for Investments and Cash on Deposit & Equivalents	December 2018 in Billions	% of Total Investments December 2018	December 2019 in Billions	% of Total Investments December 2019	Growth in Billions	Growth Rate (Annualized)
Less than 1 year	\$4.34	45.99%	\$4.99	51.58%	\$0.64	14.75%
1 to 3 years	\$2.50	26.46%	\$2.55	26.40%	\$0.05	2.11%
3 to 5 years	\$1.87	19.76%	\$1.39	14.43%	-\$0.47	-25.30%
5 to 10 years	\$0.59	6.28%	\$0.56	5.80%	-\$0.03	-5.50%
Greater than 10 years	\$0.14	1.51%	\$0.17	1.78%	\$0.03	21.22%
<b>Total Investments*</b>	<b>\$9.45</b>		<b>\$9.66</b>		<b>\$0.22</b>	<b>2.32%</b>

\*Includes borrowing repurchase agreements placed in investments for positive arbitrage  
Numbers may not add up due to rounding.

## Share Trends



Numbers may not add up due to rounding.



Numbers may not add up due to rounding.

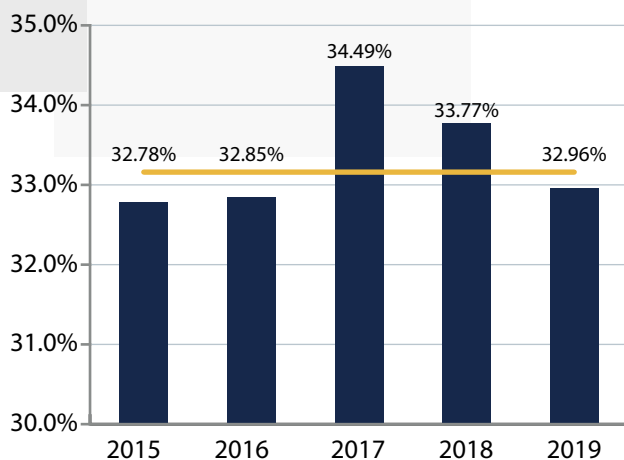
### Shares

Share Category	December 2018 Balance in Billions	% of Total Shares December 2018	December 2019 Balance in Billions	% of Total Shares December 2019	Growth in Billions	Growth Rate (Annualized)
Share Drafts	\$5.84	17.68%	\$6.18	17.81%	\$0.35	5.97%
Regular Shares	\$13.19	39.96%	\$13.56	39.05%	\$0.37	2.80%
Money Market Shares	\$4.32	13.07%	\$4.35	12.51%	\$0.03	0.70%
Share Certificates	\$7.32	22.17%	\$8.16	23.51%	\$0.85	11.56%
IRA / KEOGH Accounts	\$1.85	5.60%	\$1.85	5.33%	\$0.00	0.24%
All Other Shares	\$0.22	0.68%	\$0.24	0.70%	\$0.02	8.76%
Non-Member Deposits	\$0.28	0.85%	\$0.38	1.09%	\$0.10	35.18%
<b>Total Shares and Deposits</b>	<b>\$33.01</b>		<b>\$34.72</b>		<b>\$1.72</b>	<b>5.20%</b>

Numbers may not add up due to rounding.

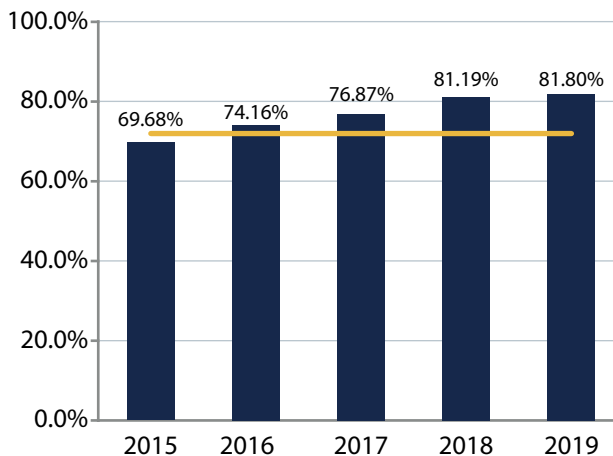
## Asset-Liability Management Trends

**Net Long-Term Assets / Total Assets**



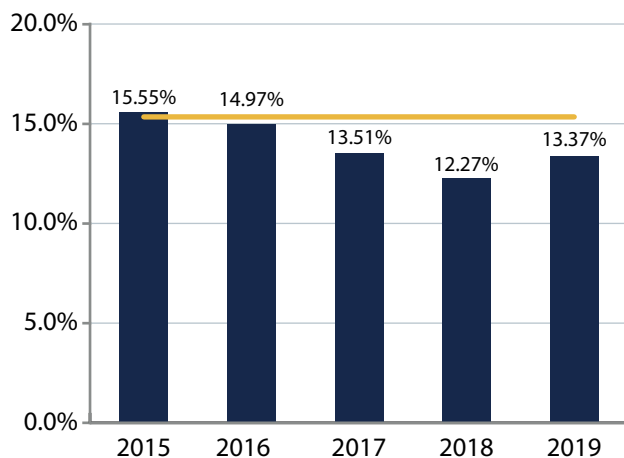
■ Net Long-Term Assets      — 8-Year Average 33.16%

**Total Loans / Total Shares**



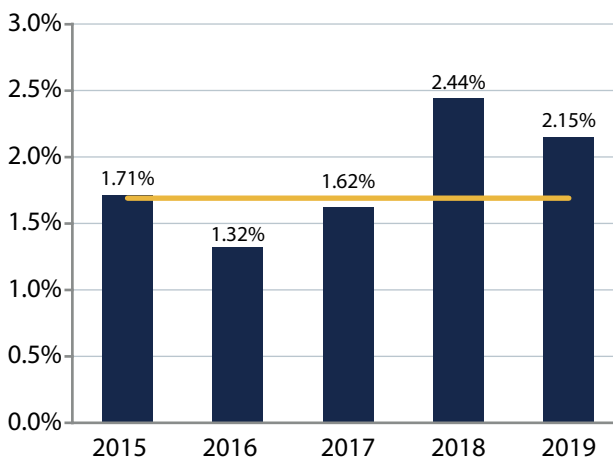
■ Loans to Shares      — 8-Year Average 72.66%

**Cash + Short-Term Investments / Assets**



■ Cash + Short-Term Investments  
— 8-Year Average 15.32%

**Borrowings / Total Shares & Net Worth**



■ Borrowings      — 8-Year Average 1.69%

## Summary of Trends by Assets

	Small Credit Unions	Low-Income Designation Credit Unions	Minority Depository Institutions	Federally Insured Credit Unions
Number of Credit Unions	3,641	2,605	514	5,236
Total Assets	\$95.32 billion	\$661.64 billion	\$40.53 billion	\$1.57 trillion
Average Assets/CU	\$26.18 million	\$253.99 million	\$78.86 million	\$0.30 billion
Net Worth / Total Assets	12.94%	11.28%	11.77%	11.37%
Net Worth Growth*	4.89%	9.34%	7.37%	8.96%
Return on Average Assets (ROA)*	0.60%	0.95%	0.82%	0.94%
Net Interest Margin/ Average Assets	3.45%	3.28%	3.48%	3.17%
Fee & Other Income/ Average Assets	1.16%	1.59%	1.53%	1.36%
Operating Expense/ Average Assets	3.77%	3.58%	3.82%	3.21%
Members / Full-Time Employees	383.41	360.51	363.28	386.06
Provision for Loan Loss/ Average Assets	0.27%	0.40%	0.46%	0.43%
Loans / Shares	65.16%	86.39%	81.80%	83.95%
Delinquent Loans / Total Loans	0.99%	0.69%	0.86%	0.71%
% of Real Estate Loans Delinquent > 59 Days	0.83%	0.54%	0.77%	0.55%
% of Commercial Loans Delinquent > 59 Days	0.64%	0.62%	0.48%	0.63%
Net Charge-Offs/ Average Loans	0.48%	0.50%	0.70%	0.56%
Share Growth*	2.44%	8.99%	5.30%	8.66%
Loan Growth*	2.94%	7.25%	6.11%	6.61%
Asset Growth*	2.72%	8.48%	5.38%	8.25%
Membership Growth*	-0.58%	3.79%	2.32%	4.06%
Net Long-Term Assets / Total Assets	20.58%	32.76%	32.96%	33.96%
Cash + Short-Term Investments / Assets	22.79%	12.41%	13.37%	12.83%
Borrowings / Shares & Net Worth	0.25%	2.95%	2.15%	3.54%

\*Note: These items are based on the same federally insured credit unions reporting at 12/31/2018 and 12/31/2019, based on 12/31/2019 assets.



# Appendix 2: 2019 Minority Depository Institution Grant Recipients

Credit Union Name	Charter Number	Initiative	Amount
Adirondack Regional	5546	Digital Services & Security	\$8,000.00
Alternatives	23283	Training	\$5,000.00
Arbuckle	24843	Training	\$5,000.00
Ascension	62018	Counselor Certification	\$5,000.00
Big Island	1607	Digital Services & Security	\$6,000.00
Clarke Community	13018	Digital Services & Security	\$8,000.00
Community South	67434	Counselor Certification	\$5,000.00
Consolidated	9292	Digital Services & Security	\$8,000.00
Cu Community	63411	Counselor Certification	\$4,400.00
Dc	16411	MDI Mentoring	\$24,875.00
Fidelis	11380	MDI Mentoring	\$25,000.00
Fort Financial	5431	Counselor Certification	\$5,000.00
Georgetown University Alumni And Student	23979	Digital Services & Security	\$6,000.00
Glamour Community	13785	Training	\$3,000.00
Greater New Orleans	404	Counselor Certification	\$5,000.00
Hew	1407	Counselor Certification	\$5,000.00
Holy Rosary	64690	Counselor Certification	\$5,000.00
Holy Rosary	64690	Underserved Outreach	\$100,000.00
Honea	7594	Digital Services & Security	\$8,000.00
Howard University Employees	648	Digital Services & Security	\$3,437.50
Hud	4037	Training	\$5,000.00
Hudson Heritage	3962	Counselor Certification	\$5,000.00
Iberville	12356	Training	\$3,705.00
Kemba Charleston	108	Counselor Certification	\$3,000.00
Korean American Catholics	23503	Digital Services & Security	\$8,000.00
Lake Community	15942	Counselor Certification	\$5,000.00
Lake Huron	61638	Counselor Certification	\$2,825.00
Lanai	2953	Counselor Certification	\$5,000.00
Lower East Side People's	24232	Digital Services & Security	\$8,000.00
Lower East Side People's	24232	Underserved Outreach	\$100,000.00
Meritus	9643	Counselor Certification	\$5,000.00

## Appendix 2: 2019 Minority Depository Institution Grant Recipients

Credit Union Name	Charter Number	Initiative	Amount
Mint Valley	1827	Counselor Certification	\$5,000.00
Montgomery County Employees	18917	Counselor Certification	\$5,000.00
Natco	65208	Digital Services & Security	\$5,600.00
Natco	65208	Underserved Outreach	\$100,000.00
New Generations	6878	Training	\$5,000.00
Northumberland County Schools	11242	Digital Services & Security	\$8,000.00
Nova	63425	Counselor Certification	\$5,000.00
Nueva Esperanza Community	68603	Training	\$5,000.00
Ontario Montclair School Employees	14542	Counselor Certification	\$5,000.00
Oswego County	21927	Counselor Certification	\$1,900.00
Pacific Crest	960	Counselor Certification	\$2,400.00
Peninsula Community	665	Counselor Certification	\$5,000.00
Peoples Advantage	17464	Training	\$5,000.00
Peoples Advantage	17464	Underserved Outreach	\$97,700.00
Phenix Pride	13852	Digital Services & Security	\$8,000.00
Questa	66252	Training	\$4,800.00
River City	926	Counselor Certification	\$5,000.00
Rockland Employees	15080	Digital Services & Security	\$8,000.00
Select	3064	Training	\$5,000.00
Southern Chautauqua	9107	Counselor Certification	\$5,000.00
Southern Teachers & Parents	2068	MDI Mentoring	\$25,000.00
St. Josephs Canton Parish	4884	Training	\$5,000.00
Tampa Bay	352	Counselor Certification	\$5,000.00
Tampa Bay	352	Underserved Outreach	\$56,042.00
Unified Homeowners Of Illinois	24767	Digital Services & Security	\$8,000.00
Union Baptist Church	24781	Digital Services & Security	\$8,000.00
United	60041	Counselor Certification	\$5,000.00
Urw Community	19867	Training	\$5,000.00
Usc	68459	Counselor Certification	\$5,000.00
White Earth Reservation	17749	Training	\$5,000.00

# Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	64232	1St Resource	Birmingham	AL	\$39,459,468	Black Americans	2,294	Yes
Southern	64603	Alabama Law Enforcement Credit Union	Birmingham	AL	\$15,534,886	Black Americans	2,021	Yes
Southern	13018	Clarke Community	Grove Hill	AL	\$2,480,560	Black Americans	701	Yes
Southern	9554	Councill	Normal	AL	\$2,841,945	Black Americans	575	Yes
Southern	17311	Demopolis	Demopolis	AL	\$694,316	Black Americans	642	Yes
Southern	64594	Fireman's	Birmingham	AL	\$6,377,866	Black Americans	905	No
Southern	22131	Fogce	Eutaw	AL	\$1,375,263	Black Americans	781	Yes
Southern	12837	Marvel City	Bessemer	AL	\$6,960,647	Black Americans	1,014	Yes
Southern	16858	New Pilgrim	Birmingham	AL	\$1,467,538	Black Americans	562	Yes
Southern	24583	Nrs Community Development	Birmingham	AL	\$778,842	Black Americans	614	Yes
Southern	13852	Phenix Pride	Phenix City	AL	\$10,760,618	Black Americans	2,010	Yes
Southern	11422	Progressive	Mobile	AL	\$5,577,230	Black Americans	655	Yes
Southern	15938	Sixth Avenue Baptist	Birmingham	AL	\$4,179,377	Black Americans	899	Yes
Southern	64464	Tuscaloosa County	Tuscaloosa	AL	\$10,735,702	Black Americans	1,584	Yes
Southern	2791	Tuskegee	Tuskegee	AL	\$7,726,209	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,255	Yes
Southern	6311	Tvh	Tuskegee	AL	\$4,879,470	Black Americans	683	Yes
Southern	7700	Arkansas Am & N College	Pine Bluff	AR	\$2,202,915	Black Americans	1,063	Yes
Southern	23170	Arkansas Education Association	Little Rock	AR	\$6,728,442	Black Americans	2,188	Yes
Southern	24433	Arkansas Teachers	Little Rock	AR	\$1,457,212	Black Americans	516	Yes
Western	4915	A. E. A.	Yuma	AZ	\$254,727,779	Hispanic Americans	32,163	Yes
Western	61451	Jacl	Glendale	AZ	\$474,292	Asian Americans	160	No
Western	9897	Southeastern Arizona	Douglas	AZ	\$33,258,397	Hispanic Americans	5,536	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	68027	1St Valley	San Bernardino	CA	\$40,455,803	Asian Americans, Black Americans, Hispanic Americans, Native Americans	3,268	Yes
Western	65113	Allus	Salinas	CA	\$43,955,654	Hispanic Americans	4,214	No
Western	14739	Cal Poly	Pomona	CA	\$14,420,634	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,767	Yes
Western	18623	Calcom	Long Beach	CA	\$64,504,320	Asian Americans, Hispanic Americans	7,395	Yes
Western	21417	Calvary Baptist Of Pacoima	San Fernando	CA	\$109,731	Black Americans	188	Yes
Western	4633	Camino	Montebello	CA	\$148,208,286	Hispanic Americans	12,829	Yes
Western	24776	Comunidad Latina	Santa Ana	CA	\$5,529,936	Hispanic Americans	1,415	Yes
Western	4900	Cooperative Center	Berkeley	CA	\$120,258,496	Asian Americans, Black Americans, Hispanic Americans, Native Americans	8,474	Yes
Western	13254	Corrections	Soledad	CA	\$17,441,847	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,476	Yes
Western	24506	Episcopal Community	Los Angeles	CA	\$5,528,830	Asian Americans, Black Americans, Hispanic Americans	1,256	Yes
Western	68356	First Imperial	El Centro	CA	\$127,232,418	Hispanic Americans	19,300	Yes
Western	7557	Glendale	Glendale	CA	\$82,494,643	Asian Americans, Black Americans, Hispanic Americans, Native Americans	7,401	No
Western	24549	Hanin	Los Angeles	CA	\$31,387,241	Asian Americans	4,319	Yes
Western	63589	Jacom	Los Angeles	CA	\$70,293,964	Asian Americans	8,736	No
Western	64892	Jones Methodist Church	San Francisco	CA	\$356,371	Black Americans	284	No
Western	20720	L. A. Mission	San Fernando	CA	\$7,536,044	Hispanic Americans	1,140	Yes
Western	17841	Limoneira	Santa Paula	CA	\$5,089,896	Hispanic Americans	686	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	1207	Los Angeles	Glendale	CA	\$989,958,195	Asian Americans, Black Americans, Hispanic Americans	68,716	No
Western	16570	Los Angeles Lee	Los Angeles	CA	\$555,512	Asian Americans	67	Yes
Western	10648	Maryknoll Of L A	Los Angeles	CA	\$1,070,835	Asian Americans	165	No
Western	65059	Nikkei	Gardena	CA	\$72,210,690	Asian Americans	4,695	No
Western	68463	North County	San Diego	CA	\$66,852,414	Asian Americans, Black Americans, Hispanic Americans, Native Americans	4,578	No
Western	23780	Northeast Community	San Francisco	CA	\$9,114,305	Asian Americans	1,206	Yes
Western	15784	Novo	Norco	CA	\$10,472,503	Hispanic Americans	2,196	No
Western	14542	Ontario Montclair School Employees	Ontario	CA	\$118,438,280	Hispanic Americans	9,459	Yes
Western	10767	Peoples Ind Church	Los Angeles	CA	\$50,322	Black Americans	98	Yes
Western	60024	Priority One	South Pasadena	CA	\$160,524,399	Asian Americans, Black Americans, Hispanic Americans	17,700	No
Western	64576	San Fernando Valley Japanese	Northridge	CA	\$798,142	Asian Americans	209	No
Western	16547	San Francisco Lee	San Francisco	CA	\$11,690,534	Asian Americans	1,103	Yes
Western	24520	Santa Ana	Santa Ana	CA	\$75,065,804	Asian Americans, Black Americans, Hispanic Americans, Native Americans	6,023	Yes
Western	3526	Schools	Torrance	CA	\$127,659,268	Asian Americans, Black Americans, Hispanic Americans, Native Americans	14,129	Yes
Western	7617	Sequoia	Redwood City	CA	\$34,153,572	Asian Americans, Black Americans, Hispanic Americans	1,726	No
Western	9296	Sun Community	El Centro	CA	\$454,431,248	Hispanic Americans	38,643	Yes
Western	4393	Sunkist Employees	Valencia	CA	\$5,266,488	Asian Americans, Black Americans, Hispanic Americans	660	Yes

### Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	8230	Technicolor	Burbank	CA	\$89,930,721	Asian Americans, Black Americans, Hispanic Americans	4,635	No
Western	3218	Tulare County	Tulare	CA	\$100,700,593	Asian Americans, Hispanic Americans	9,819	Yes
Western	21532	U.p.s. Employees	Ontario	CA	\$36,974,606	Black Americans, Hispanic Americans	5,338	No
Western	327	Union Pacific California Emp	Fullerton	CA	\$8,839,186	Asian Americans, Black Americans, Hispanic Americans, Native Americans	1,695	No
Western	68459	Usc	Los Angeles	CA	\$592,035,693	Asian Americans, Black Americans, Hispanic Americans	77,191	Yes
Western	61085	Utility District	Oakland	CA	\$32,576,787	Asian Americans, Black Americans, Hispanic Americans	2,470	No
Western	18454	Valley Hills	San Bernardino	CA	\$3,559,599	Asian Americans, Black Americans, Hispanic Americans	436	Yes
Western	9255	Western States Regional	Los Angeles	CA	\$830,764	Hispanic Americans	292	Yes
Western	65471	Guadalupe Parish	Antonito	CO	\$29,527,288	Hispanic Americans	2,984	Yes
Western	16476	Nuvista	Montrose	CO	\$90,026,121	Hispanic Americans	6,949	Yes
Western	1499	Pueblo Government Agencies	Pueblo	CO	\$34,830,555	Hispanic Americans	3,364	Yes
Western	63468	Valley Educators	Alamosa	CO	\$5,216,510	Hispanic Americans	1,050	Yes
Eastern	6733	Cencap	Hartford	CT	\$40,616,340	Black Americans, Hispanic Americans	10,453	Yes
Eastern	23411	Connecticut	North Haven	CT	\$7,668,923	Black Americans, Hispanic Americans	1,516	Yes
Eastern	1863	Connecticut Transit	Hartford	CT	\$1,033,889	Black Americans, Hispanic Americans	649	Yes
Eastern	23896	East End Baptist Tabernacle	Bridgeport	CT	\$132,905	Black Americans	365	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	10845	Faith Tabernacle Baptist	Stamford	CT	\$132,617	Black Americans	213	Yes
Eastern	21614	First Baptist Church (Stratford)	Stratford	CT	\$262,558	Black Americans	238	Yes
Eastern	19	New Haven Teachers	New Haven	CT	\$9,002,525	Black Americans, Hispanic Americans	1,389	No
Eastern	3790	Science Park	New Haven	CT	\$4,116,653	Black Americans	756	Yes
Eastern	5227	Asbury	Washington	DC	\$337,578	Black Americans	211	Yes
Eastern	6088	D C Fire Department	Washington	DC	\$7,551,210	Black Americans	1,637	No
Eastern	16411	DC	Washington	DC	\$65,132,228	Black Americans, Hispanic Americans	11,359	Yes
Eastern	1821	District Of Columbia Teachers	Washington	DC	\$46,274,192	Black Americans	4,730	Yes
Eastern	538	Government Printing Office	Washington	DC	\$30,964,270	Black Americans	4,142	Yes
Eastern	648	Howard University Employees	Washington	DC	\$9,508,738	Black Americans	1,372	Yes
Eastern	4037	Hud	Washington	DC	\$45,401,102	Black Americans	5,110	Yes
Eastern	14176	Idb Global	Washington	DC	\$586,632,222	Hispanic Americans	11,211	No
Eastern	22323	John Wesley Ame Zion Church	Washington	DC	\$73,946	Black Americans	135	No
Eastern	15174	Lee	Washington	DC	\$8,602,673	Asian Americans	410	No
Eastern	266	Library Of Congress	Washington	DC	\$261,483,526	Black Americans	9,932	No
Eastern	6506	Mt Gilead	Washington	DC	\$62,510	Black Americans	62	Yes
Eastern	24219	Mt. Airy Baptist Church	Washington	DC	\$1,161,101	Black Americans	380	Yes
Eastern	22686	Napfe	Washington	DC	\$2,621,294	Black Americans	522	No
Eastern	6464	Paho/Who	Washington	DC	\$234,906,894	Hispanic Americans	5,881	No
Eastern	24073	Paramount Baptist Church	Washington	DC	\$145,885	Black Americans	400	No
Eastern	24262	Phi Beta Sigma	Washington	DC	\$595,364	Black Americans, Native Americans	830	Yes
Eastern	9613	Sargent	Washington	DC	\$311,980	Black Americans	400	Yes
Eastern	17874	St. Gabriels	Washington	DC	\$500,182	Black Americans	131	No
Eastern	9384	Washington Typographic	Washington	DC	\$1,573,575	Black Americans	293	No
Eastern	24845	Stepping Stones Community	Wilmington	DE	\$2,229,562	Black Americans, Hispanic Americans	774	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	14391	Baptist Health South Florida	Miami	FL	\$65,381,616	Black Americans, Hispanic Americans	11,625	Yes
Southern	1068	Compass Financial	Hialeah	FL	\$19,661,084	Black Americans, Hispanic Americans	2,434	Yes
Southern	187	Florida A & M University	Tallahassee	FL	\$20,242,485	Black Americans	3,433	Yes
Southern	7534	Hialeah Municipal Employees	Hialeah	FL	\$11,656,159	Black Americans, Hispanic Americans	1,553	Yes
Southern	67341	Jefferson County Teachers	Monticello	FL	\$11,288,211	Black Americans	1,068	No
Southern	24718	Jetstream	Miami Lakes	FL	\$192,010,098	Black Americans, Hispanic Americans, Native Americans	17,649	Yes
Southern	67630	Madison Education Assoc.	Madison	FL	\$6,164,547	Black Americans	844	No
Southern	16834	Town Of Palm Beach	West Palm Beach	FL	\$2,247,271	Black Americans	379	Yes
Southern	67505	1St Choice	Atlanta	GA	\$25,189,915	Black Americans	8,114	Yes
Southern	24546	Big Bethel A.m.e. Church	Atlanta	GA	\$313,223	Black Americans	251	Yes
Southern	67383	Credit Union Of Atlanta	Atlanta	GA	\$66,604,583	Black Americans	16,398	No
Southern	9527	F A B Church	Savannah	GA	\$261,732	Black Americans	256	Yes
Southern	67688	Macon-Bibb Employees Credit Union	Macon	GA	\$3,407,568	Black Americans	1,324	No
Southern	24234	Omega Psi Phi Fraternity	Toccoa	GA	\$1,957,589	Black Americans	1,336	Yes
Southern	24631	Platinum	Duluth	GA	\$126,445,123	Asian Americans	9,524	No
Southern	67364	Savannah Postal	Savannah	GA	\$19,092,467	Black Americans	2,175	No
Southern	6582	Savastate Teachers	Savannah	GA	\$2,854,723	Black Americans	769	Yes
Southern	20890	Stephens County Community	Toccoa	GA	\$148,304	Black Americans	114	Yes
Southern	14103	Tabernacle	Augusta	GA	\$206,138	Black Americans	137	Yes
Southern	24683	United Neighborhood	Augusta	GA	\$2,529,289	Black Americans	800	Yes
Western	1845	Aloha Pacific	Honolulu	HI	\$968,339,609	Asian Americans	62,423	No
Western	1607	Big Island	Hilo	HI	\$114,093,801	Asian Americans	9,917	Yes
Western	24630	Cu Hawaii	Hilo	HI	\$298,363,287	Asian Americans	27,472	Yes
Western	1987	Ewa	Ewa Beach	HI	\$12,864,225	Asian Americans	1,727	Yes
Western	12613	Glover	Honolulu	HI	\$3,739,180	Asian Americans	242	Yes



## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	2280	Hamakua	Pepeekeo	HI	\$16,368,352	Asian Americans	1,622	Yes
Western	24839	Hawaii Central	Honolulu	HI	\$298,719,551	Asian Americans	18,151	No
Western	1784	Hawaii County Employees	Hilo	HI	\$100,323,520	Asian Americans, Native Americans	5,894	Yes
Western	10938	Hawaii First	Kamuela	HI	\$38,490,335	Native Americans	8,278	Yes
Western	1870	Hawaii Law Enforcement	Honolulu	HI	\$181,019,649	Asian Americans	14,690	No
Western	1785	Hawaii Schools	Honolulu	HI	\$63,718,834	Asian Americans	4,045	Yes
Western	1869	Hawaiian Electric Employees	Honolulu	HI	\$32,644,667	Asian Americans	2,019	Yes
Western	1717	Hawaiian Financial	Honolulu	HI	\$673,241,623	Asian Americans	60,949	No
Western	1815	Hawaiiusa	Honolulu	HI	\$1,754,571,447	Asian Americans, Black Americans, Hispanic Americans, Native Americans	129,652	No
Western	7594	Honea	Fort Shafter	HI	\$20,174,212	Asian Americans	778	Yes
Western	1830	Honolulu	Honolulu	HI	\$269,131,570	Asian Americans	17,362	No
Western	9115	Hotel And Travel Industry	Honolulu	HI	\$37,607,839	Asian Americans	5,258	Yes
Western	2275	Kahuku	Kahuku	HI	\$5,788,083	Asian Americans	1,823	Yes
Western	10399	Kahului	Kahului	HI	\$60,369,507	Asian Americans	4,173	Yes
Western	11553	Kamehameha	Honolulu	HI	\$37,923,315	Asian Americans	4,016	No
Western	5487	Kauai Government Employees	Lihue	HI	\$120,940,384	Black Americans, Hispanic Americans	7,202	Yes
Western	11494	Kuakini Medical And Dental	Honolulu	HI	\$43,214,688	Asian Americans	2,366	Yes
Western	2953	Lanai	Lanai City	HI	\$29,075,608	Asian Americans	1,827	Yes
Western	10882	Local Union 1186 Ibew	Honolulu	HI	\$14,506,139	Native Americans	1,131	No
Western	2562	Maui	Kahului	HI	\$101,454,150	Asian Americans	7,535	No
Western	1817	Maui Teachers	Wailuku	HI	\$32,564,154	Asian Americans	1,611	Yes
Western	2713	Mcbryde	Eleele	HI	\$98,802,572	Asian Americans	3,422	Yes
Western	7471	Molokai Community	Kaunakakai	HI	\$26,933,212	Native Americans	4,241	Yes
Western	24830	Oahu	Honolulu	HI	\$48,802,168	Asian Americans	3,753	No
Western	1961	Pearl Hawaii	Waipahu	HI	\$376,378,182	Asian Americans	29,628	Yes
Western	9719	St. Francis Medical Center	Honolulu	HI	\$9,719,040	Asian Americans	1,134	No
Western	10465	University Of Hawaii	Honolulu	HI	\$660,944,460	Asian Americans	30,400	No

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	3574	Valley Isle Community	Kahului	HI	\$119,493,131	Asian Americans, Black Americans, Hispanic Americans	13,226	Yes
Western	2049	Waialua	Waialua	HI	\$47,987,147	Asian Americans, Native Americans	3,216	Yes
Western	9924	Wailuku	Kahului	HI	\$64,828,503	Asian Americans	4,730	Yes
Western	2505	77Th Street Depot	Chicago	IL	\$18,435,482	Black Americans, Hispanic Americans	4,530	Yes
Western	66089	Berean	Chicago	IL	\$135,911	Black Americans	241	Yes
Western	18882	C T A F C	Chicago	IL	\$842,166	Black Americans	423	Yes
Western	68472	Canaan	Urbana	IL	\$324,088	Black Americans	185	Yes
Western	2495	Chicago Avenue Garage	Chicago	IL	\$4,976,853	Black Americans	684	Yes
Western	65932	Chicago Municipal Employees	Chicago	IL	\$38,594,790	Black Americans, Hispanic Americans	12,350	Yes
Western	7256	Community	Chicago	IL	\$223,179	Black Americans	203	Yes
Western	13533	Cta South	Chicago	IL	\$1,217,688	Black Americans	844	Yes
Western	2498	Cta-74Th Street Depot	Chicago	IL	\$9,143,158	Black Americans	644	Yes
Western	61448	Ethicon Suture	Chicago	IL	\$1,172,527	Black Americans, Hispanic Americans	522	No
Western	64252	Fellowship Baptist Church	Chicago	IL	\$464,469	Black Americans	412	Yes
Western	24614	Gideon	Waukegan	IL	\$273,845	Black Americans	303	Yes
Western	66300	Imperial	Springfield	IL	\$50,172	Black Americans	213	Yes
Western	15673	Israel Methcomm	Chicago	IL	\$1,334,198	Black Americans	222	Yes
Western	24123	M.w.p.h. Grand Lodge Of Illinois	Chicago	IL	\$485,779	Black Americans	422	Yes
Western	2370	Metropolitan "L"	Oak Park	IL	\$7,823,802	Black Americans	1,609	Yes
Western	67024	Mt. Zion	Zion	IL	\$231,266	Black Americans	237	Yes
Western	2467	Northside L	Broadview	IL	\$5,038,972	Black Americans	1,224	Yes
Western	60923	Park Manor Christian Church	Chicago	IL	\$998,685	Black Americans	278	Yes
Western	65231	Pilgrim Baptist	Chicago	IL	\$358,263	Black Americans	178	Yes
Western	15240	Resurrection Lutheran	Chicago	IL	\$207,277	Black Americans	89	Yes
Western	15812	Shiloh Baptist	Waukegan	IL	\$195,957	Black Americans	149	Yes
Western	15454	Shiloh Englewood	Chicago	IL	\$248,491	Black Americans	145	Yes
Western	24704	South Side Community	Chicago	IL	\$4,350,099	Black Americans	1,500	Yes
Western	66296	St. Helena Parish	Chicago	IL	\$174,430	Black Americans	163	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	61566	St. Mark	Chicago	IL	\$507,985	Black Americans	262	Yes
Western	14058	St. Martin De Porres Parish	Chicago	IL	\$306,550	Black Americans	165	Yes
Western	23245	Trinity U.c.c.	Chicago	IL	\$3,033,519	Black Americans	792	Yes
Western	24767	Unified Homeowners Of Illinois	Chicago	IL	\$463,160	Hispanic Americans	289	Yes
Southern	20793	Financial Health	Indianapolis	IN	\$29,095,004	Black Americans, Hispanic Americans	10,297	Yes
Southern	169	Gary Firefighters Association	Gary	IN	\$2,073,634	Black Americans	354	Yes
Southern	16126	Gary Municipal Employees	Gary	IN	\$477,439	Black Americans	145	Yes
Southern	3251	Gary Police Department Employees	Gary	IN	\$1,632,855	Black Americans	218	No
Southern	15757	Mt Zion Indianapolis	Indianapolis	IN	\$596,358	Black Americans	295	Yes
Southern	2711	Profinance	Merrillville	IN	\$14,540,135	Black Americans	1,638	Yes
Southern	6204	River Bend	South Bend	IN	\$5,296,484	Black Americans, Hispanic Americans	868	Yes
Southern	24781	Union Baptist Church	Fort Wayne	IN	\$144,148	Black Americans	295	Yes
Southern	23899	A M E Church	Baton Rouge	LA	\$91,474	Black Americans	305	Yes
Southern	19985	Arabi Sugar Workers	New Orleans	LA	\$1,567,168	Black Americans	259	Yes
Southern	11658	Avenue Baptist Brotherhood	Shreveport	LA	\$554,205	Black Americans	152	Yes
Southern	11782	Bayou Community	Saint Gabriel	LA	\$13,635,885	Black Americans	1,430	Yes
Southern	15589	Caddo Parish Teachers	Shreveport	LA	\$14,131,808	Black Americans	3,451	Yes
Southern	65780	Cogic	Lafayette	LA	\$346,094	Black Americans	362	Yes
Southern	17396	Concordia Parish School Emp	Ferriday	LA	\$2,902,715	Black Americans	1,430	Yes
Southern	7253	East Baton Rouge Teachers	Baton Rouge	LA	\$3,930,743	Black Americans	2,077	Yes
Southern	15588	G G W	New Orleans	LA	\$762,519	Black Americans	199	Yes
Southern	4416	Iberia Parish	New Iberia	LA	\$302,204	Black Americans	271	Yes
Southern	12356	Iberville	Plaquemine	LA	\$5,782,415	Black Americans	2,508	Yes
Southern	63143	Immaculate Heart Of Mary	Lafayette	LA	\$721,363	Black Americans	373	Yes
Southern	14537	James Ward, Jr.	Jennings	LA	\$2,022,953	Black Americans	461	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	21998	Northwest Louisiana	Shreveport	LA	\$9,745,346	Black Americans	1,128	Yes
Southern	66259	Orleans Parish Sheriff's	New Orleans	LA	\$4,994,436	Black Americans	873	No
Southern	62148	Postal	Baton Rouge	LA	\$24,338,380	Black Americans	2,771	No
Southern	12225	Rapides	Alexandria	LA	\$6,026,824	Black Americans	1,040	Yes
Southern	13248	S H P E	Greensburg	LA	\$3,137,144	Black Americans	1,275	Yes
Southern	15089	S T S P	Lacombe	LA	\$713,320	Black Americans	348	Yes
Southern	2056	Sewerage & Water Board Employees	New Orleans	LA	\$6,910,431	Black Americans, Native Americans	1,704	Yes
Southern	5839	Southeast Louisiana Veterans Health	New Orleans	LA	\$1,909,508	Black Americans	955	Yes
Southern	2068	Southern Teachers & Parents	Baton Rouge	LA	\$28,223,328	Black Americans	4,421	Yes
Southern	22417	St. Mary Parish School Emp.	Franklin	LA	\$423,908	Black Americans	293	Yes
Southern	18462	T E A	Houma	LA	\$2,120,077	Black Americans	821	Yes
Southern	20550	Teamsters Local Union #270	New Orleans	LA	\$751,669	Black Americans	511	No
Southern	22581	Total Community Action	New Orleans	LA	\$935,891	Black Americans	586	Yes
Southern	22219	U B C Southern Council Industria Wo	Minden	LA	\$711,079	Black Americans	388	Yes
Southern	7301	Union	Farmerville	LA	\$677,796	Black Americans	655	Yes
Southern	12735	W B R T	Port Allen	LA	\$2,322,315	Black Americans	1,058	Yes
Southern	16256	Washington Educational Assoc	Franklinton	LA	\$950,883	Black Americans	386	Yes
Southern	11928	Webster United	Minden	LA	\$3,714,190	Black Americans	1,271	Yes
Southern	23607	West Jefferson	Marrero	LA	\$5,938,917	Black Americans	1,632	No
Southern	12748	Xavier University	New Orleans	LA	\$1,695,744	Black Americans	397	Yes
Eastern	24043	Messiah Baptist-Jubilee	Brockton	MA	\$891,032	Black Americans	336	Yes
Eastern	16383	New England Lee	Boston	MA	\$2,930,420	Asian Americans	273	No
Eastern	5754	Andrews Federal Credit Union	Suitland	MD	\$2,060,114,066	Black Americans	133,244	Yes
Eastern	22652	Capital Area Taiwanese	Boyd's	MD	\$12,684,234	Asian Americans	534	No
Eastern	22700	Korean Catholic	Olney	MD	\$2,095,161	Asian Americans	329	No
Eastern	24246	Mt. Jezreel	Silver Spring	MD	\$230,417	Black Americans	451	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	66787	Municipal Empl. credit Union Of Balt	Baltimore	MD	\$1,197,660,345	Black Americans	109,430	Yes
Eastern	24657	None Suffer Lack	Suitland	MD	\$21,994,034	Black Americans	2,550	Yes
Eastern	18271	Prince George's Community	Bowie	MD	\$187,631,207	Black Americans, Hispanic Americans	16,557	Yes
Eastern	2769	Securityplus	Baltimore	MD	\$393,621,480	Black Americans	34,619	Yes
Eastern	20038	The Mount Lebanon	Baltimore	MD	\$455,864	Black Americans	332	Yes
Eastern	3764	Transit Employees	Greenbelt	MD	\$98,656,700	Black Americans	12,966	Yes
Eastern	16268	W S S C	Laurel	MD	\$28,395,481	Black Americans	4,066	Yes
Eastern	9603	Wor Co	Pocomoke City	MD	\$2,271,071	Black Americans	641	No
Eastern	5885	A.b.d.	Warren	MI	\$69,376,769	Black Americans	10,671	Yes
Eastern	62177	Bethel Baptist Church East	Detroit	MI	\$799,401	Black Americans	222	Yes
Eastern	62324	Greater New Mt. Moriah Baptist Chr	Detroit	MI	\$338,045	Black Americans	195	No
Eastern	62167	I.m. Detroit District	Detroit	MI	\$1,394,754	Black Americans	429	No
Eastern	24030	New Rising Star	Detroit	MI	\$107,517	Black Americans	151	Yes
Eastern	61495	One Detroit	Detroit	MI	\$40,072,641	Black Americans	12,356	Yes
Eastern	7628	Southeast Michigan State Employees	Southfield	MI	\$37,421,626	Black Americans	4,002	Yes
Eastern	4787	Tandem	Warren	MI	\$22,218,310	Black Americans, Hispanic Americans	2,847	Yes
Western	24852	Northern Eagle	Nett Lake	MN	\$748,863	Native Americans	712	Yes
Western	24539	Transit Operations	Minneapolis	MN	\$4,550,162	Asian Americans, Black Americans, Hispanic Americans	744	Yes
Western	17749	White Earth Reservation	Mahnomen	MN	\$1,763,211	Native Americans	1,408	Yes
Western	4531	Guadalupe Centers	Kansas City	MO	\$4,097,674	Hispanic Americans	1,675	Yes
Western	63388	Kansas City	Kansas City	MO	\$36,368,264	Black Americans	6,305	Yes
Western	60400	St. Louis Community	Saint Louis	MO	\$298,371,378	Black Americans	61,250	Yes
Western	67744	Union Memorial	Wentzville	MO	\$90,932	Black Americans	131	Yes
Western	21683	West Side Baptist Church	St. Louis	MO	\$312,495	Black Americans	393	Yes
Southern	22314	Choctaw	Choctaw	MS	\$2,541,079	Native Americans	1,918	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	17715	Citizens Choice	Natchez	MS	\$1,047,363	Black Americans	562	Yes
Southern	9567	Commfirst	Jackson	MS	\$11,650,180	Black Americans	2,318	Yes
Southern	24859	First Unity	McComb	MS	\$6,545,400	Black Americans	2,520	Yes
Southern	14193	Forrest County Teachers	Hattiesburg	MS	\$238,273	Black Americans	281	Yes
Southern	5930	Healthplus	Jackson	MS	\$6,502,910	Black Americans	2,553	Yes
Southern	24829	Hope	Jackson	MS	\$307,051,396	Black Americans	50,381	Yes
Southern	19253	Issaquena County	Mayersville	MS	\$1,230,086	Black Americans	471	Yes
Southern	8445	Jackson Area	Jackson	MS	\$78,674,891	Black Americans	14,221	Yes
Southern	7684	Jpfce	Jackson	MS	\$1,120,420	Black Americans	203	Yes
Southern	8433	Meridian Mutual	Meridian	MS	\$41,105,765	Black Americans	6,388	Yes
Southern	24884	Mid Delta	Indianola	MS	\$1,856,658	Black Americans	1,406	Yes
Southern	63442	Mississippi Public Employees	Jackson	MS	\$24,218,856	Black Americans	6,334	Yes
Southern	24896	Natchez Educators	Natchez	MS	\$1,309,585	Black Americans	515	Yes
Southern	9974	Shelby/Bolivar County	Boyle	MS	\$2,717,113	Black Americans	1,961	Yes
Southern	16590	Twin States	Columbus	MS	\$7,478,807	Black Americans	1,853	Yes
Western	15375	Wolf Point	Wolf Point	MT	\$14,803,418	Native Americans	2,866	Yes
Southern	68593	First Legacy Community	Charlotte	NC	\$29,330,614	Black Americans	7,945	Yes
Southern	64034	Greater Kinston	Kinston	NC	\$11,624,191	Black Americans	5,564	Yes
Southern	63595	Mount Vernon Baptist Church	Durham	NC	\$160,181	Black Americans	311	No
Southern	24802	Self-Help	Durham	NC	\$1,205,557,507	Black Americans, Hispanic Americans	82,300	Yes
Southern	19826	Shaw University	Raleigh	NC	\$388,376	Black Americans	146	Yes
Eastern	4738	Atlantic County Nj Employees	Northfield	NJ	\$2,292,207	Asian Americans, Black Americans, Hispanic Americans	579	No
Eastern	15139	Bergen Division	Toms River	NJ	\$11,961,724	Black Americans, Hispanic Americans	1,508	No
Eastern	6015	Camden Police	Camden	NJ	\$643,091	Black Americans, Hispanic Americans	254	Yes
Eastern	62855	Division 819 Transit Employees	Irvington	NJ	\$15,002,155	Black Americans	1,799	No
Eastern	22344	Empire Financial	Jackson	NJ	\$565,728	Black Americans, Hispanic Americans	239	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	112	Essex County Nj Employees	Newark	NJ	\$6,524,087	Black Americans, Hispanic Americans	1,942	Yes
Eastern	15513	Fort Dix	Joint Base MDL	NJ	\$6,776,119	Black Americans	916	No
Eastern	23678	Goya Foods Employees	Jersey City	NJ	\$12,382,063	Hispanic Americans	850	No
Eastern	23615	Heard A.m.e.	Roselle	NJ	\$206,301	Black Americans	226	Yes
Eastern	10803	Israel Memorial A M E	Newark	NJ	\$343,281	Black Americans	179	No
Eastern	7184	Liberty Savings	Jersey City	NJ	\$95,455,391	Asian Americans, Black Americans, Hispanic Americans	21,078	Yes
Eastern	20773	Local 1233	Newark	NJ	\$11,201,051	Black Americans	767	Yes
Eastern	1546	Mercer County Improvement Authority	Hamilton	NJ	\$453,887	Black Americans	196	Yes
Eastern	21440	Messiah Baptist Church	East Orange	NJ	\$238,989	Black Americans	157	Yes
Eastern	9723	N.j.t. Employees	Waldwick	NJ	\$17,403,620	Black Americans, Hispanic Americans	1,273	No
Eastern	22449	Nestle (Freehold) Employees	Freehold	NJ	\$2,303,387	Asian Americans, Black Americans, Hispanic Americans, Native Americans	228	No
Eastern	24167	New Community	Newark	NJ	\$3,112,716	Black Americans, Hispanic Americans	3,633	Yes
Eastern	62796	Newark Board Of Education Employees	Newark	NJ	\$24,992,184	Asian Americans, Black Americans	3,639	Yes
Eastern	66159	Newark Post Office Employees	Newark	NJ	\$2,663,734	Black Americans	1,235	No
Eastern	1015	North Jersey	Totowa	NJ	\$215,283,481	Asian Americans, Black Americans, Hispanic Americans	24,100	Yes
Eastern	5987	Ocnac #1	Jersey City	NJ	\$6,535,566	Black Americans, Hispanic Americans	2,521	Yes
Eastern	12227	Passaic Police	Passaic	NJ	\$7,869,724	Hispanic Americans	620	Yes
Eastern	2892	Plainfield Police & Firemen's	Plainfield	NJ	\$2,509,545	Black Americans, Hispanic Americans	511	No
Eastern	24115	St. Andrew Kim	Maplewood	NJ	\$1,070,078	Asian Americans	212	No

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	62841	Belen Railway Employees	Belen	NM	\$37,724,579	Hispanic Americans, Native Americans	2,397	Yes
Western	66097	Cuba	Cuba	NM	\$16,685,977	Hispanic Americans, Native Americans	1,792	Yes
Western	1838	Fort Bayard	Santa Clara	NM	\$4,659,073	Hispanic Americans	1,250	Yes
Western	16754	Four Corners	Kirtland	NM	\$18,446,399	Native Americans	5,477	Yes
Western	66149	Guadalupe	Santa Fe	NM	\$183,020,690	Hispanic Americans	21,818	Yes
Western	4805	Northern New Mexico School Employee	Santa Fe	NM	\$23,397,704	Hispanic Americans, Native Americans	1,767	Yes
Western	66252	Questa	Questa	NM	\$10,767,097	Hispanic Americans	1,464	Yes
Western	61946	Rincones Presbyterian	Chacon	NM	\$4,443,282	Hispanic Americans	789	Yes
Western	62573	Rio Grande	Albuquerque	NM	\$344,781,835	Asian Americans, Black Americans, Hispanic Americans, Native Americans	34,601	Yes
Western	964	Southwest	Albuquerque	NM	\$65,848,377	Asian Americans, Hispanic Americans, Native Americans	4,975	No
Western	65513	State Employees	Santa Fe	NM	\$636,267,686	Hispanic Americans, Native Americans	47,330	Yes
Western	7999	Telco Roswell New Mexico	Roswell	NM	\$6,978,600	Hispanic Americans	1,042	Yes
Western	808	U.s. Eagle	Albuquerque	NM	\$1,069,473,868	Asian Americans, Black Americans, Hispanic Americans, Native Americans	78,091	Yes
Western	60467	Zia	Los Alamos	NM	\$148,460,894	Hispanic Americans	11,656	No
Eastern	24670	1199 Seiu	New York City	NY	\$73,013,412	Asian Americans, Black Americans, Hispanic Americans	19,964	Yes
Eastern	4170	Abyssinian Baptist Church	New York City	NY	\$881,034	Black Americans	302	Yes
Eastern	8950	All Souls	New York City	NY	\$174,861	Black Americans	149	Yes
Eastern	23888	Berea	Brooklyn	NY	\$102,075	Black Americans	199	Yes
Eastern	24790	Beulah	Brooklyn	NY	\$181,794	Black Americans	126	Yes



## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	24642	Brooklyn Cooperative	Brooklyn	NY	\$30,461,264	Asian Americans, Black Americans, Hispanic Americans	7,267	Yes
Eastern	20419	Bykota	Brooklyn	NY	\$2,264,283	Black Americans	1,003	Yes
Eastern	5127	Church Of The Master	New York City	NY	\$923,198	Black Americans	315	Yes
Eastern	7504	Concord	Brooklyn	NY	\$9,433,771	Black Americans	705	Yes
Eastern	63906	Empire Br 36 Natl Assoc Of Le Carr	New York City	NY	\$5,028,038	Asian Americans, Black Americans, Hispanic Americans	2,006	No
Eastern	1343	Empirt 207	New York City	NY	\$4,395,892	Black Americans, Hispanic Americans	861	No
Eastern	15129	Epiphany	Brooklyn	NY	\$89,939	Hispanic Americans	50	Yes
Eastern	24906	Everest	Jackson Heights	NY	\$579,450	Asian Americans	284	No
Eastern	4246	Far Rockaway Postal	Far Rockaway	NY	\$319,439	Black Americans	82	Yes
Eastern	11380	Fidelis	New York City	NY	\$384,359	Black Americans	288	Yes
Eastern	22226	First Baptist Church	East Elmhurst	NY	\$313,369	Black Americans	169	Yes
Eastern	19775	Greater Centennial	Mount Vernon	NY	\$105,800	Black Americans, Hispanic Americans	122	Yes
Eastern	23503	Korean American Catholics	Flushing	NY	\$24,643,265	Asian Americans	1,837	Yes
Eastern	23317	Last	Long Island City	NY	\$51,013	Asian Americans, Black Americans, Hispanic Americans	245	Yes
Eastern	24232	Lower East Side People's	New York City	NY	\$57,922,140	Black Americans, Hispanic Americans	8,129	Yes
Eastern	20060	N.u.l.	New York City	NY	\$229,386	Black Americans	93	Yes
Eastern	24784	New Covenant Dominion	Bronx	NY	\$922,682	Black Americans, Hispanic Americans	309	Yes
Eastern	23958	New York University	New York City	NY	\$26,054,029	Black Americans, Hispanic Americans	6,957	Yes
Eastern	23658	Paul Quinn	Jamaica	NY	\$314,064	Black Americans	162	Yes
Eastern	15080	Rockland Employees	Spring Valley	NY	\$38,346,225	Black Americans, Hispanic Americans	7,008	Yes

### Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	18528	Saint John A M E	Niagara Falls	NY	\$186,087	Black Americans, Hispanic Americans	188	Yes
Eastern	24863	Seneca Nation Of Indians	Irving	NY	\$3,648,737	Native Americans	1,951	Yes
Eastern	4441	Sing Sing Employees	Ossining	NY	\$9,791,498	Hispanic Americans	1,533	Yes
Eastern	23177	Southern Baptist Church Of New York	New York City	NY	\$161,717	Black Americans	99	Yes
Eastern	18858	Spc Brooklyn	Brooklyn	NY	\$392,896	Black Americans	336	Yes
Eastern	5263	St. Augustine Presbyterian	Bronx	NY	\$99,557	Black Americans, Hispanic Americans	117	Yes
Eastern	21355	St. John United	Buffalo	NY	\$1,012,667	Black Americans	1,113	Yes
Eastern	7172	St. Philip's Church	New York City	NY	\$1,371,618	Black Americans	367	Yes
Eastern	15067	Transfiguration Parish	Brooklyn	NY	\$10,248,874	Hispanic Americans	2,247	Yes
Eastern	21831	Transit	Valley Stream	NY	\$14,801,479	Asian Americans, Black Americans, Hispanic Americans	3,572	Yes
Eastern	798	Transit Authority Division B	New York City	NY	\$6,231,517	Black Americans, Hispanic Americans	1,790	Yes
Eastern	16790	Union Baptist Greenburgh	White Plains	NY	\$529,105	Black Americans	277	Yes
Eastern	5655	Union Congregational	New York City	NY	\$257,298	Black Americans	80	Yes
Eastern	3714	University Settlement	New York	NY	\$750,849	Asian Americans, Hispanic Americans	178	Yes
Eastern	24823	Urban Upbound	Long Island City	NY	\$1,057,371	Black Americans	1,076	Yes
Eastern	24598	Varick Memorial	Uniondale	NY	\$165,633	Black Americans	175	Yes
Eastern	63918	Yonkers Postal Employees	Yonkers	NY	\$6,741,095	Black Americans, Hispanic Americans	532	No
Eastern	22151	Cleveland Church Of Christ	Cleveland	OH	\$277,268	Black Americans	480	Yes
Eastern	66860	Greater Cleveland Community	Cleveland	OH	\$7,066,574	Black Americans	2,840	Yes
Eastern	14469	Mahoning Valley	Youngstown	OH	\$745,870	Black Americans	430	Yes
Eastern	18562	Mt Zion Woodlawn	Cincinnati	OH	\$114,992	Black Americans	180	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	68603	Nueva Esperanza Community	Toledo	OH	\$2,296,385	Hispanic Americans, Native Americans	821	Yes
Eastern	17555	Steel Valley	Cleveland	OH	\$23,099,612	Black Americans, Hispanic Americans	4,400	Yes
Eastern	9189	Toledo Metro	Toledo	OH	\$45,797,997	Black Americans	6,252	Yes
Eastern	24578	Toledo Urban	Toledo	OH	\$7,403,512	Black Americans	4,240	Yes
Southern	14610	Morning Star	Tulsa	OK	\$664,836	Black Americans	413	Yes
Southern	24910	Otoe-Missouria	Red Rock	OK	\$1,531,336	Native Americans	258	Yes
Southern	65774	Teachers	Oklahoma City	OK	\$6,333,982	Asian Americans, Black Americans, Hispanic Americans, Native Americans	2,482	No
Southern	10283	The Focus	Oklahoma City	OK	\$112,768,709	Asian Americans, Black Americans, Hispanic Americans, Native Americans	11,488	Yes
Eastern	24016	Bethany Baptist Christian	Chester	PA	\$42,744	Black Americans	70	Yes
Eastern	20354	Hill District	Pittsburgh	PA	\$5,613,130	Black Americans	3,289	Yes
Eastern	17269	Holy Trinity Baptist	Philadelphia	PA	\$20,392	Black Americans	101	Yes
Eastern	2822	Lancaster Pa Firemen	Lancaster	PA	\$644,616	Black Americans, Hispanic Americans	311	Yes
Eastern	24266	M.a.b.c.	Philadelphia	PA	\$158,558	Black Americans	174	Yes
Eastern	20839	Morning Star Baptist	Clairton	PA	\$375,371	Black Americans	317	Yes
Eastern	16525	Mount Carmel Baptist	Philadelphia	PA	\$777,184	Black Americans	254	Yes
Eastern	24853	New Life	Philadelphia	PA	\$541,329	Black Americans	475	Yes
Eastern	23556	Paper Converters Local 286/1034	Philadelphia	PA	\$1,394,897	Asian Americans, Black Americans, Hispanic Americans	1,576	Yes
Eastern	16728	Pinn Memorial	Philadelphia	PA	\$287,365	Black Americans	175	Yes
Eastern	11783	S I Philadelphia	Philadelphia	PA	\$223,637	Black Americans	125	Yes
Eastern	19046	St. Pauls	Philadelphia	PA	\$116,730	Black Americans	125	Yes
Eastern	17885	Transit Workers	Philadelphia	PA	\$18,855,648	Black Americans, Hispanic Americans	4,782	Yes
Eastern	24104	Trouvaille	Philadelphia	PA	\$2,269,477	Black Americans, Hispanic Americans	1,223	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	22007	Wayland Temple Baptist	Philadelphia	PA	\$193,505	Black Americans	145	Yes
Eastern	23037	White Rock	Philadelphia	PA	\$926,144	Black Americans	135	No
Southern	7347	Borinquen Community	Aguadilla	PR	\$14,762,368	Hispanic Americans	1,837	Yes
Southern	7345	Caribe	San Juan	PR	\$422,363,127	Hispanic Americans	41,317	Yes
Southern	13785	Glamour	Quebradilles	PR	\$3,441,706	Hispanic Americans	1,107	Yes
Southern	13939	Puerto Rico	Caparra	PR	\$151,183,430	Hispanic Americans	21,514	Yes
Southern	12771	Puerto Rico Employee Groups	San Juan	PR	\$2,771,659	Hispanic Americans	1,035	Yes
Southern	11477	Universal Coop	Rio Grande	PR	\$24,481,008	Hispanic Americans	3,182	Yes
Southern	6918	Vapr	San Juan	PR	\$207,430,307	Hispanic Americans	20,273	Yes
Southern	13472	Berkeley Community	Moncks Corner	SC	\$13,661,625	Black Americans	2,204	Yes
Southern	24623	Brookland	West Columbia	SC	\$3,671,000	Black Americans	1,317	Yes
Southern	17655	C O	Charleston	SC	\$6,140,052	Black Americans	692	Yes
Southern	10875	Charleston County Teachers	Charleston	SC	\$1,572,637	Black Americans	840	Yes
Southern	1397	Edisto	Orangeburg	SC	\$22,264,454	Asian Americans, Hispanic Americans, Native Americans	3,857	Yes
Southern	61260	Palmetto Health	Columbia	SC	\$71,970,877	Black Americans	12,194	No
Southern	22530	Pee Dee	Florence	SC	\$31,589,199	Black Americans	5,681	Yes
Southern	19619	Trinity Baptist Church	Florence	SC	\$2,361,669	Black Americans	183	Yes
Western	24847	Lakota	Kyle	SD	\$5,440,890	Native Americans	2,936	Yes
Western	23309	Sisseton-Wahpeton	Agency Village	SD	\$4,358,284	Native Americans	1,665	Yes
Southern	15433	Memphis Municipal Employees	Memphis	TN	\$13,938,645	Black Americans	2,727	Yes
Southern	68135	Metropolitan Teachers	Nashville	TN	\$2,553,994	Black Americans	1,658	Yes
Southern	68165	Olivet Baptist	Cordova	TN	\$507,615	Black Americans	1,424	No
Southern	68513	Smart Choice	Cleveland	TN	\$3,495,980	Black Americans, Hispanic Americans	1,254	Yes
Southern	6667	Tsu	Nashville	TN	\$1,377,969	Black Americans	456	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	67413	A New Direction	Dallas	TX	\$15,885,049	Asian Americans, Black Americans, Hispanic Americans	3,214	No
Southern	6178	A+	Austin	TX	\$1,710,266,212	Asian Americans, Black Americans, Hispanic Americans, Native Americans	166,559	Yes
Southern	61267	Alamo City	San Antonio	TX	\$10,043,199	Hispanic Americans	1,338	Yes
Southern	10843	All Saints Catholic	Fort Worth	TX	\$539,901	Hispanic Americans	134	Yes
Southern	68010	Alpine Community	Alpine	TX	\$15,434,552	Hispanic Americans	2,087	Yes
Southern	16271	Baker Hughes	Houston	TX	\$15,111,686	Black Americans, Hispanic Americans	1,958	No
Southern	15563	Baycel	Bay City	TX	\$60,284,349	Hispanic Americans	4,583	Yes
Southern	67574	Beaumont Community	Beaumont	TX	\$29,315,173	Black Americans, Hispanic Americans	3,863	No
Southern	24304	Border	Del Rio	TX	\$151,823,942	Hispanic Americans	25,222	Yes
Southern	24463	Brentwood Baptist Church	Houston	TX	\$1,143,588	Black Americans	865	Yes
Southern	20392	Brownsville City Employees	Brownsville	TX	\$6,375,568	Hispanic Americans	1,501	Yes
Southern	16813	Caprock	Lamesa	TX	\$31,942,944	Hispanic Americans	3,632	Yes
Southern	67669	City	Dallas	TX	\$496,316,323	Asian Americans, Black Americans, Hispanic Americans	36,671	No
Southern	11927	Coastal Community	Galveston	TX	\$67,487,729	Black Americans, Hispanic Americans	10,388	Yes
Southern	68482	Coastal Community And Teachers	Corpus Christi	TX	\$354,360,950	Hispanic Americans	37,333	Yes
Southern	67963	Corpus Christi Postal Employees	Corpus Christi	TX	\$15,306,525	Hispanic Americans	1,917	No
Southern	24532	Covenant Savings	Killeen	TX	\$3,547,018	Black Americans	1,456	Yes
Southern	5935	Cowboy Country	Premont	TX	\$16,374,322	Hispanic Americans	2,301	Yes
Southern	66366	Edinburg Teachers	Edinburg	TX	\$97,357,781	Hispanic Americans	12,677	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	1409	El Paso Area Teachers	El Paso	TX	\$665,398,154	Asian Americans, Black Americans, Hispanic Americans	62,219	Yes
Southern	24769	Empowerment Community Development	Houston	TX	\$1,111,796	Black Americans	723	Yes
Southern	1792	Evolve	El Paso	TX	\$315,625,615	Hispanic Americans	20,001	Yes
Southern	12859	Faith Cooperative	Dallas	TX	\$1,528,221	Black Americans	877	Yes
Southern	10174	Firstlight	El Paso	TX	\$1,134,339,776	Asian Americans, Hispanic Americans	108,763	Yes
Southern	20267	Frio County	Pearsall	TX	\$6,481,577	Hispanic Americans	1,504	No
Southern	9843	Friona Texas	Friona	TX	\$13,282,517	Hispanic Americans	1,631	Yes
Southern	7092	Galveston School Employees	Galveston	TX	\$3,128,064	Black Americans, Hispanic Americans	1,161	Yes
Southern	60058	Gecu	El Paso	TX	\$2,939,087,041	Hispanic Americans	394,511	Yes
Southern	4015	Generations Community	San Antonio	TX	\$551,806,963	Black Americans, Hispanic Americans	48,874	Yes
Southern	60307	Grand Prairie	Grand Prairie	TX	\$18,044,504	Black Americans, Hispanic Americans	1,891	No
Southern	4060	Gulf Coast	Corpus Christi	TX	\$211,426,089	Hispanic Americans	12,738	Yes
Southern	4148	Highway District 21	McAllen	TX	\$41,483,434	Hispanic Americans	3,501	Yes
Southern	5450	Homeport	Corpus Christi	TX	\$13,064,661	Hispanic Americans	2,876	Yes
Southern	24570	Houston Metropolitan	Houston	TX	\$60,289,636	Black Americans, Hispanic Americans	16,341	Yes
Southern	68675	Jafari No-Interest	Houston	TX	\$1,210,938	Asian Americans	319	No
Southern	14734	La Joya Area	La Joya	TX	\$49,318,848	Hispanic Americans	15,843	Yes
Southern	11011	Laredo	Laredo	TX	\$121,735,941	Hispanic Americans	19,506	Yes
Southern	12472	Laredo Fire Department	Laredo	TX	\$12,649,527	Hispanic Americans	1,611	Yes
Southern	68529	Light Commerce	Houston	TX	\$2,786,843	Black Americans	824	Yes
Southern	67658	Members First	Corpus Christi	TX	\$130,672,860	Hispanic Americans	11,894	No

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	24324	Met Tran	Houston	TX	\$8,365,703	Black Americans	2,599	Yes
Southern	24605	Mount Olive Baptist Church	Arlington	TX	\$7,609,086	Black Americans	1,319	No
Southern	856	Mountain Star	El Paso	TX	\$30,145,868	Hispanic Americans	4,425	Yes
Southern	10994	Naft	Pharr	TX	\$89,809,260	Hispanic Americans	11,710	Yes
Southern	68615	Navy Army Community	Corpus Christi	TX	\$3,264,304,436	Hispanic Americans	188,405	Yes
Southern	67578	Nce	Corpus Christi	TX	\$5,154,585	Hispanic Americans	1,560	Yes
Southern	24384	Nizari Progressive	Sugar Land	TX	\$173,723,382	Asian Americans	13,021	No
Southern	24804	Oak Cliff Christian	Dallas	TX	\$6,343,015	Black Americans	1,950	Yes
Southern	17067	Our Mother Of Mercy Parish Houston	Houston	TX	\$3,038,031	Black Americans	702	Yes
Southern	17105	Pear Orchard	Beaumont	TX	\$992,750	Black Americans	332	Yes
Southern	15817	Pilgrim Cucc	Houston	TX	\$918,392	Black Americans	262	Yes
Southern	24818	Pioneer Mutual	Sugar Land	TX	\$176,869,473	Asian Americans	8,955	No
Southern	7023	Port Arthur Community	Port Arthur	TX	\$19,112,041	Asian Americans, Black Americans, Hispanic Americans	2,460	Yes
Southern	8413	Port Arthur Teachers	Port Arthur	TX	\$33,039,237	Black Americans	3,502	Yes
Southern	21029	Port Of Houston Warehouse	Houston	TX	\$5,076,959	Black Americans	268	No
Southern	2077	Prairie View	Prairie View	TX	\$3,847,489	Black Americans	770	Yes
Southern	2131	Primeway	Houston	TX	\$528,009,775	Asian Americans, Black Americans, Hispanic Americans, Native Americans	47,673	Yes
Southern	24867	Redeemer	Greenville	TX	\$2,286,303	Black Americans	590	No
Southern	61532	Reeves County Teachers	Pecos	TX	\$13,319,167	Hispanic Americans	1,691	Yes
Southern	68439	Resource One	Dallas	TX	\$541,219,288	Black Americans, Hispanic Americans	66,344	Yes
Southern	926	River City	San Antonio	TX	\$104,689,598	Hispanic Americans	11,458	Yes
Southern	5547	Security First	McAllen	TX	\$341,103,720	Hispanic Americans	51,114	Yes
Southern	3064	Select	San Antonio	TX	\$46,765,989	Black Americans, Hispanic Americans	6,723	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Southern	8237	South Texas	McAllen	TX	\$46,141,295	Hispanic Americans	7,176	Yes
Southern	68300	South Texas Area Resources	Corpus Christi	TX	\$46,053,750	Hispanic Americans	5,291	Yes
Southern	7024	South Texas Regional	Laredo	TX	\$5,832,566	Hispanic Americans	1,334	Yes
Southern	60533	Southwest Heritage	Odessa	TX	\$171,605,817	Hispanic Americans	11,928	Yes
Southern	67512	Star Of Texas	Austin	TX	\$36,349,220	Black Americans, Hispanic Americans	3,058	Yes
Southern	18559	Starr County Teachers	Rio Grande City	TX	\$30,528,782	Hispanic Americans	5,048	Yes
Southern	10776	Teachers Alliance	Longview	TX	\$805,967	Black Americans	597	Yes
Southern	20147	Team Financial	Houston	TX	\$5,082,132	Black Americans, Hispanic Americans	1,317	Yes
Southern	67579	Tex Mex	Laredo	TX	\$11,140,494	Hispanic Americans	3,779	Yes
Southern	5497	Texas	Dallas	TX	\$56,420,586	Black Americans	7,089	Yes
Southern	61306	Texas Bridge	Corpus Christi	TX	\$59,915,598	Hispanic Americans	6,743	No
Southern	1879	Texas Community	Kingsville	TX	\$18,876,190	Hispanic Americans	2,396	Yes
Southern	18218	Texas Lee	Houston	TX	\$889,375	Asian Americans	110	No
Southern	13931	Third Coast	Corpus Christi	TX	\$13,756,006	Hispanic Americans	1,922	No
Southern	850	Valley	Brownsville	TX	\$78,732,009	Hispanic Americans	9,627	No
Southern	21788	Valwood Park	Carrollton	TX	\$22,597,576	Black Americans, Hispanic Americans	2,685	No
Southern	5555	Waconized	Waco	TX	\$4,034,470	Black Americans	546	Yes
Southern	67592	West Texas	Odessa	TX	\$57,547,328	Asian Americans, Black Americans, Hispanic Americans	5,104	Yes
Western	67005	National J. A. C. L.	Salt Lake City	UT	\$30,018,576	Asian Americans	3,551	No
Eastern	10636	Brunswick County Teachers	Lawrenceville	VA	\$527,348	Black Americans	460	Yes
Eastern	60111	Cadmus Credit Union Incorporated	Richmond	VA	\$1,356,823	Black Americans	433	No
Eastern	66929	Credit Union Of Richmond Incorporat	Richmond	VA	\$68,567,394	Black Americans	6,795	No



## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Eastern	1407	Democracy	Alexandria	VA	\$154,132,447	Black Americans	14,150	Yes
Eastern	24535	First Baptist Church Of Vienna (Va)	Vienna	VA	\$1,184,230	Black Americans	364	No
Eastern	19416	Glamorgan Employees	Lynchburg	VA	\$1,447,209	Black Americans	298	No
Eastern	23760	Halifax County Community	South Boston	VA	\$5,887,112	Black Americans	4,667	Yes
Eastern	11986	High Street Baptist Church	Roanoke	VA	\$2,106,987	Black Americans	311	Yes
Eastern	5970	Metropolitan Church	Suffolk	VA	\$9,651,857	Black Americans	2,018	No
Eastern	24640	Mount Pleasant Baptist Church	Alexandria	VA	\$231,772	Black Americans	133	Yes
Eastern	66896	Petersburg Fed Ref Credit Union Inc	Hopewell	VA	\$3,770,578	Black Americans	752	No
Eastern	21367	Planters	Suffolk	VA	\$2,941,633	Black Americans	1,034	Yes
Eastern	22049	Port Of Hampton Roads Ila	Norfolk	VA	\$5,970,366	Black Americans	1,550	Yes
Eastern	4833	Portsmouth Schools	Portsmouth	VA	\$2,067,904	Black Americans	905	Yes
Eastern	1282	Richmond Heritage	Richmond	VA	\$7,079,253	Black Americans	2,329	Yes
Eastern	24616	Tbc	Richmond	VA	\$168,552	Black Americans	122	Yes
Eastern	19867	Urw Community	Danville	VA	\$198,529,546	Asian Americans, Black Americans, Hispanic Americans, Native Americans	30,021	Yes
Eastern	3029	Virginia State University	South Chesterfield	VA	\$9,093,283	Black Americans	2,040	Yes
Southern	7989	Christiansted	Christiansted	VI	\$24,070,053	Black Americans	3,044	Yes
Southern	8069	Frederiksted	Frederiksted	VI	\$18,635,590	Asian Americans, Hispanic Americans	2,985	Yes
Southern	23811	Mid-Island	Christiansted	VI	\$12,900,896	Black Americans	2,216	Yes
Southern	7970	St. Thomas	Charlotte Amalie	VI	\$69,107,347	Black Americans	7,486	Yes
Southern	23294	Vitelco Employees	Charlotte Amalie	VI	\$1,771,923	Black Americans	382	Yes
Western	68304	Lower Valley	Sunnyside	WA	\$136,897,296	Hispanic Americans	18,770	Yes
Western	66806	Greater Galilee Baptist	Milwaukee	WI	\$238,185	Black Americans	193	Yes

## Appendix 3: Minority Depository Institutions by State

Region	Charter Number	Name	City	State	Assets	Minority Category(ies)	Total Members	Low-Income Designated
Western	68044	Holy Redeemer Community Of Se Wis.	Milwaukee	WI	\$816,497	Black Americans	259	Yes
Western	24648	Lco	Hayward	WI	\$1,767,301	Native Americans	1,546	Yes
Eastern	68112	W. Virginia State Convention	Hilltop	WV	\$321,270	Black Americans	185	Yes



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