



National Credit Union Administration

May 15, 2006

FEDERAL CREDIT UNION

To the Board of Directors:

Enclosed is a brief survey regarding the recent examination completed at your credit union. NCUA is interested in your opinions, comments, and suggestions concerning its examination process and is requesting that you complete and return the enclosed survey. Your comments will assist NCUA with improving its examination program.

Your response should be sent directly to: National Credit Union Administration, Office of Examination and Insurance, Attn: Examination Survey, 1775 Duke Street, Alexandria, Virginia, 22314-3428.

Please note this is an opinion survey. If you have a specific complaint regarding the examination process or any other issue, it should be forwarded to your regional director. Individual credit union complaints noted on returned survey forms will not be investigated.

Thank you for taking the time to complete this survey.

Sincerely,

A handwritten signature in black ink, appearing to read "D. J. Longino".

Director
Office of Examination and Insurance

EI/RAB:kb
SSIC #5010

Enclosure

NCUA EXAMINATION SURVEY

STATE:

REGION:

Assets (please check applicable asset range):

___ <\$2m; ___ \$2 < \$10m; ___ \$10 < \$50m; ___ \$50 < \$100m; ___ \$100 < \$500m; ___ >\$500m

| | | | | | | | |
|---|---|----------------------------------|---------------------|-------------|------------------------|-------------------------|--|
| <p>1. The examiner communicated effectively with management and officials throughout the examination (e.g. sharing information, discussing applicable current credit union issues).</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>2. The examination provided management with sufficient direction for improving risk management at the credit union.</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>3. The topics discussed with credit union officials were relevant to the identified risks and potential risk exposure in the credit union.</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>4. The written examination report was easy to understand and provided a discussion of necessary corrective actions relative to areas of material risk.</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>5. The examiner was well informed and able to answer questions the officials and management had on current issues.</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>6. The examiner was courteous and professional with credit union staff and officials and was willing to work with the management team (e.g., developing, as necessary, corrective action plans for areas of concern).</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>7. Overall, the examination process was effective.</p> | <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">5</td> <td style="width: 20%;">4</td> <td style="width: 20%;">3</td> <td style="width: 20%;">2</td> <td style="width: 20%;">1</td> </tr> </table> | 5 | 4 | 3 | 2 | 1 | |
| 5 | 4 | 3 | 2 | 1 | | | |
| <p>8. What were the most useful aspects of the examination?</p> | | | | | | | |
| <p>9. What were the least useful aspects of the examination?</p> | | | | | | | |
| <p>10. Other Comments:</p> | | | | | | | |
| <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">KEY: 5 - Definitely Agree</td> <td style="width: 33%;">4 - Generally Agree</td> <td style="width: 33%;">3 - Neutral</td> </tr> <tr> <td>2 - Generally Disagree</td> <td>1 - Definitely Disagree</td> <td></td> </tr> </table> | | KEY: 5 - Definitely Agree | 4 - Generally Agree | 3 - Neutral | 2 - Generally Disagree | 1 - Definitely Disagree | |
| KEY: 5 - Definitely Agree | 4 - Generally Agree | 3 - Neutral | | | | | |
| 2 - Generally Disagree | 1 - Definitely Disagree | | | | | | |

This questionnaire is for quality control purposes only and will not be shared with your examiner. Please return the completed questionnaire to: National Credit Union Administration, Office of Examination and Insurance, Attn: Examination Survey, 1775 Duke Street, Alexandria, Virginia 22314-3428.