National Credit Union Administration

Justification for No Material or Non-substantive Change

**OMB Control No.: 3133-0135**

Authorization Agreement for Electronic Funds Transfers Payments

As a result of Executive Order 14247, the NCUA will no longer accept or issue paper checks. NCUA is making non-substantive changes to text and wording in PART II and PART III of the Electronic Funds Transfer Payments form which describes payment options available to credit unions.

A list of non-substantive changes is as follows:

**PART II:**

Header updated: The word “OPTIONAL” was replaced with “HIGHLY RECOMMEND”

Section updated:

**From:** “As a convenience to credit unions, NCUA is now using a Treasury-developed program, Pay.Gov, to accept electronic credit union payments to NCUA via direct debit on the invoice due date using the account info above. If you do not elect Pay.Gov as a method of payment to NCUA, you must pay NCUA invoices by check.”

**To:** “Pursuant to Executive Order 14247, the NCUA no longer accepts checks as a form of payment. Credit unions are invited to enroll in the U.S. Department of Treasury Pay.gov direct debit program. Once enrolled, the NCUA will automatically debit the invoice amount from your account, ensuring timely payment.”

**PART III:**

Section updated:

In the first sentence the word “the” was added before NCUA and the name Pay.Gov was replaced with the words “direct debit”. In the last sentence, 60 was replaced with “30”.

There is no impact to the currently approved burden hours based on these changes.