



Office of Minority and Women Inclusion

2020 Annual Report to Congress

March 2021

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OMWI Report to Congress 2020

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Message from the Chairman



Todd M. Harper
NCUA Chairman

One decade ago, the National Credit Union Administration established its Office of Minority and Women Inclusion. Since then, the agency has made steady strides in matters related to diversity in management, employment, and business activities.

This Annual Report to Congress includes an overview of the diversity and inclusion programs and initiatives within the NCUA throughout 2020. More importantly, this report reflects the agency's ongoing commitment to diversity, equity, and inclusion as values reflected in our policies and practices.

Unquestionably, 2020 was one of the most challenging years in recent history. Despite the unexpected changes caused by the COVID-19 pandemic to the agency's day-to-day operations and within the broader credit union system, OMWI skillfully shifted to maximize effectiveness and ensure that diversity and inclusion remained a vital part of who the NCUA is and how the agency does business.

Workforce diversity and workplace inclusion became even more critical during the pandemic as aspects like family status, socio-economic status, and health made more of a difference in employees' ability to contribute, and our workplaces shifted from centralized offices and credit union spaces to home offices and kitchen tables surrounded by family members also working and schooling from home.

The results of the NCUA's diversity and inclusion efforts in this ever-changing environment are noteworthy. Some of the highlights include:

- ▶ **Workforce Diversity.** In 2020, 41.5 percent of new hires were people of color. Additionally, gender diversity among senior executives achieved parity for the first time.



- ▶ **Employees with Disabilities.** After a new survey to encourage employees to self-classify disabilities, the agency can now report that 15.4 percent and 4.2 percent of the workforce identify as having disabilities and targeted disabilities, respectively. These figures exceed the federal employment goals established in Section 501 of the Rehabilitation Act of 1973.
- ▶ **Inclusion.** Despite the removal of 11 of the original 20 inclusion-related questions from the 2020 Federal Employee Viewpoint Survey, the NCUA developed a proxy for the Office of Personnel Management’s New Inclusion Quotient using the nine remaining questions. The NCUA’s response to the COVID-19 pandemic and its diversity, equity, and inclusion efforts resulted in an increase of 7.1 percentage points, with an Inclusion Proxy score of 72.2 percent.
- ▶ **Employee Resource Groups.** After establishing an ERG program in 2018, the NCUA now has 269 employees, or 23.4 percent of the workforce, participating in ERGs — more than twice the benchmark participation rate for successful ERG programs.

What is more, in the wake of the tragic killing of George Floyd and the nationwide Black Lives Matter demonstrations, OMWI committed considerable time and resources to build greater understanding of racial injustice and systemic racism. In all, OMWI hosted 15 facilitated, open discussions on these matters among NCUA staff through its OMWI Talks initiative.

More than 375 employees participated in at least one of these conversations. I am especially grateful to former NCUA Chairman Rodney E. Hood, who actively participated in each of the sessions, and appreciative of the 60 percent of NCUA executives who participated in one or more of the virtual discussion forums.

Under any circumstances, these achievements would be commendable, but during a time of unprecedented change and uncertainty, they are a real attestation to the dedication of the NCUA’s leadership and staff. In addition to Board Member Hood, I thank my fellow Board members — Vice Chairman Kyle S. Hauptman and former Board Member J. Mark McWatters — for their steadfast support for diversity, equity, and inclusion at the NCUA during the last year.



Under my leadership, the NCUA remains deeply committed not only to continuing to advance diversity, equity, and inclusion in its workforce, business activities, and the credit union system, but also to creating a greater sense of belonging within the agency for all employees. By intentionally including and advancing understanding, we can foster a feeling of being part of something bigger than ourselves and mattering to others. And, that belonging will create a stronger work environment that will better serve the \$1.8 trillion credit union system and its more than 124 million members.

The NCUA's commendable record of achievement on diversity, equity, and inclusion during the last decade — and especially its accomplishments during the last year — is only a beginning. In 2021, I look forward to another year of continued progress in this critical work.

A handwritten signature in blue ink, appearing to read "Todd M. Harper".

Todd M. Harper
NCUA Chairman



Introduction

OMWI 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

The NCUA is an independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions and insure deposits in both federally chartered credit unions and the majority of 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

OMWI is responsible for measuring, monitoring, and establishing policies for diversity and inclusion in the agency's management,

Office of Minority and Women Inclusion

VISION

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

MISSION

Promote diversity within the NCUA and the credit union system and ensure equal opportunity in the NCUA's employment and business activities.

VALUES

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



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 OMWI Director reports directly to the NCUA's Chairman.

Workforce Diversity and Inclusion

Demographics of Current Agency Workforce

The NCUA benchmarks its workforce composition against the national Civilian Labor Force (CLF) as defined by the Equal Employment Opportunity Commission (EEOC). The CLF 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 (OCLF) data for benchmarking. The OCLF 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.

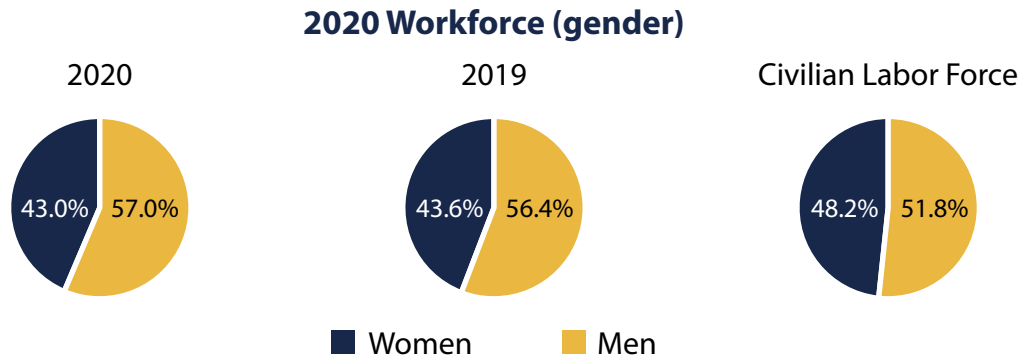
NCUA Workforce

As of December 31, 2020, the NCUA's workforce consisted of 1,149 employees. This represents a 1.8 percent increase compared to 1,129 employees as of December 31, 2019. In 2020, OMWI adopted the EEOC definitions of race and national origin. Prior year data were adjusted to match these definitions for comparison purpose.

Gender: As shown in Figure 1, the NCUA's workforce is comprised of 43.0 percent women, compared to 43.6 percent last year. This is below the EEOC's CLF benchmark of 48.2 percent. There has been a small, but steady, decline in the percentage of women

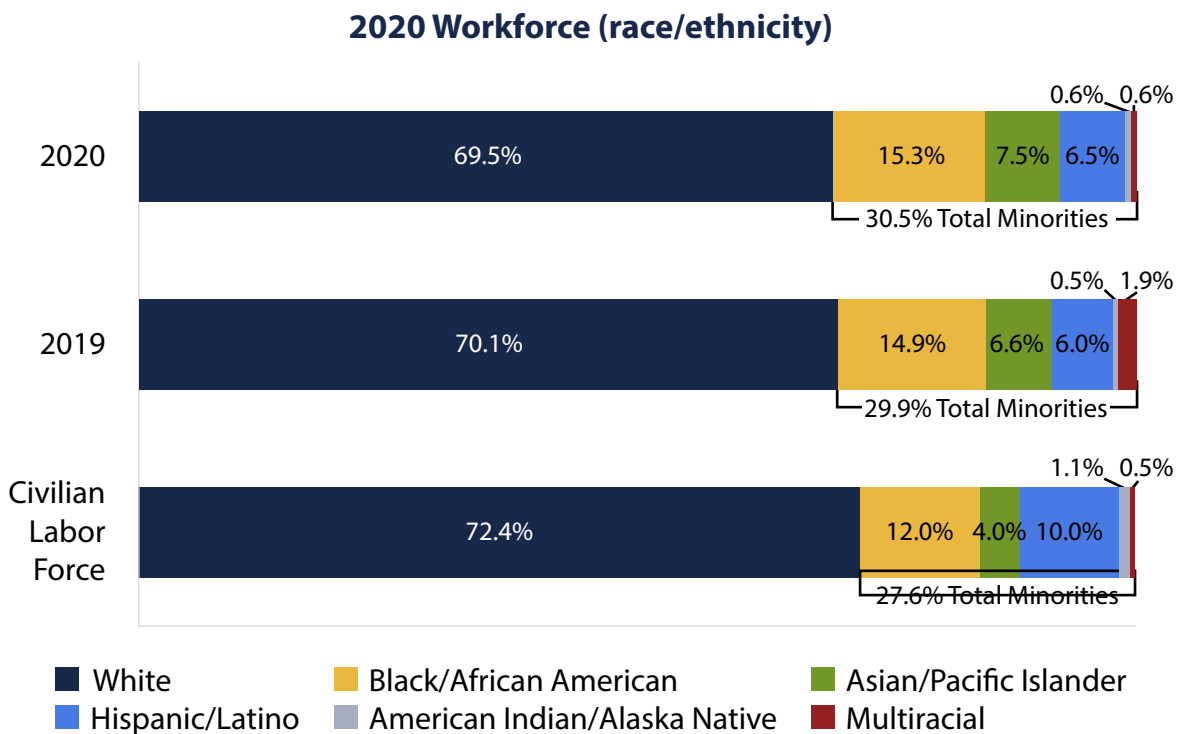


at the NCUA over the last few years (the percentage of women was 43.9 in 2018). The female-to-male ratio at the NCUA (0.75) continues to be below the CLF ratio (0.81).



Source: NCUA

Figure 1



Source: NCUA

Prior year data adjusted to match EEOC definition of race and national origin.

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

Figure 2



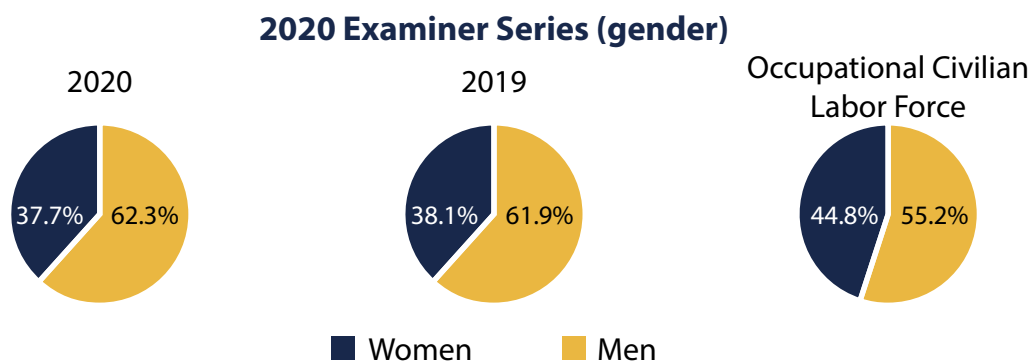
Race and Ethnicity: Minority representation was slightly higher in 2020 (30.5 percent), with a 0.6 percent increase from 2019 (see Figure 2). Notably, the NCUA continues to exceed the CLF in the Black/African American, Asian/Pacific Islander, and Multiracial groups. The NCUA’s Hispanic/Latino population continues to be an underrepresented group as compared to the CLF, but it increased by 50 basis points in 2020. Other groups in the agency showing a less-than-expected workforce participation when compared to the CLF are American Indians or Alaska Natives and Native Hawaiians or Other Pacific Islanders (included in Asian/Pacific Islander due to small numbers).

Major Occupation

The credit union examiner series is the principal occupation at the NCUA and accounts for 68.1 percent of the agency’s workforce, slightly higher compared to last year’s reported 67.6 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 2020 and 2019. These figures compare the percentages of employees in the credit union examiner series against the OCLF, which provides a relevant comparison of occupations similar to those in the examiner series.

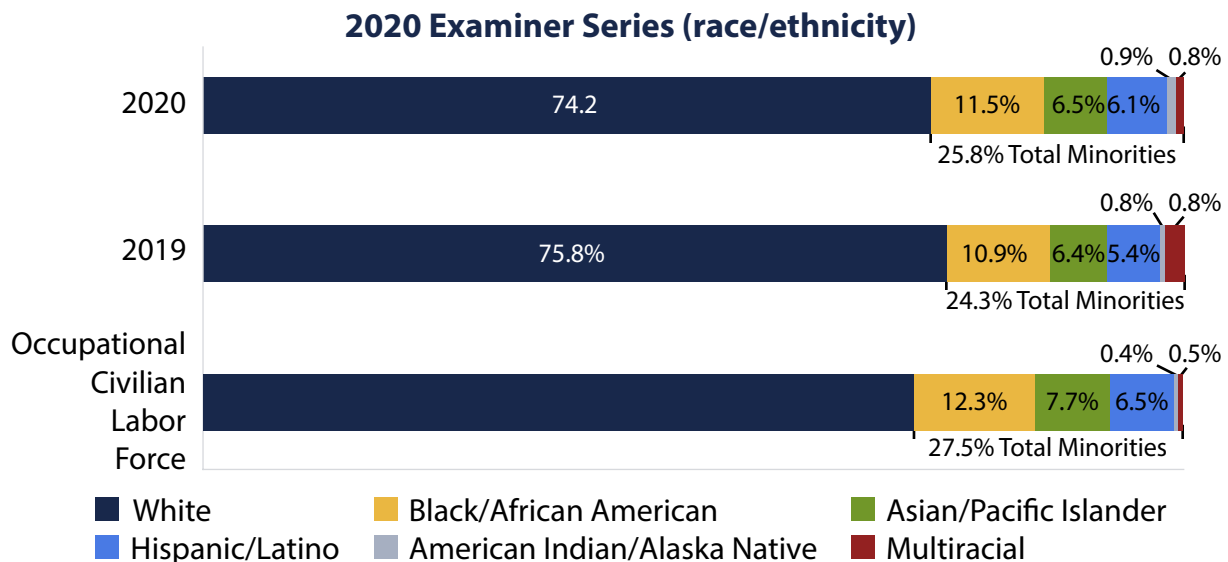
Gender: Representation of women among examiners was slightly lower in 2020 as compared to 2019 (see Figure 3). The examiner workforce continues to have a lower ratio of women compared with the overall NCUA workforce, with a female-to-male representation of 0.61 versus 0.75. Comparing the credit union examiner workforce to the OCLF reveals an even greater gap, with a female-to-male ratio of 0.61 versus 0.81.



Source: NCUA
Figure 3



Race and Ethnicity: At 25.8 percent, the minority population among credit union examiners is 4.7 percentage points lower than the total NCUA minority population of 30.5 percent. This is a 1.6 percentage point increase from the 24.2 percent in 2019. Compared with the total workforce, the examiner series has lower representation of Black/African Americans and Asian/Pacific Islanders. The examiner series is also below the CLF among these two groups as well as Hispanic/Latino, although Hispanic and Latino participation increased from 2019.



Source: NCUA

Percentages may not total to 100% due to rounding.

Prior year data adjusted to match EEOC definition of race and national origin.

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

Figure 4

Executives and Managers

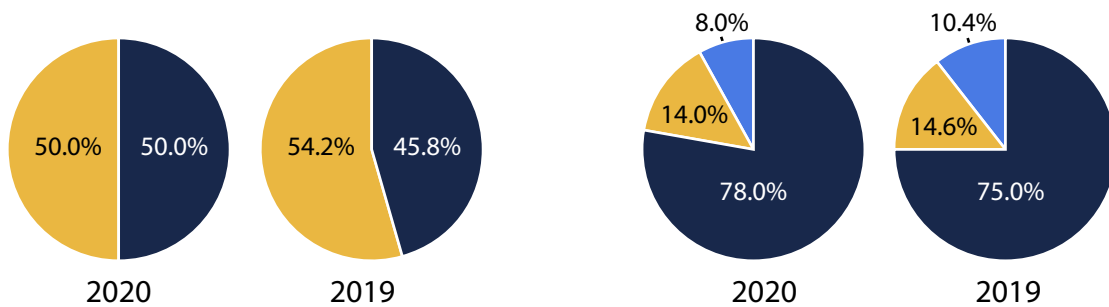
Executives, excluding NCUA Board Members, are employees in positions identified as senior staff positions (SSP). These individuals accounted for 4.4 percent of the workforce, compared to 4.3 percent in 2019. The percentage of minorities in senior staff positions slightly decreased to 22.0 percent from 25.0 percent in 2019 (see Figure 5), while representation of women SSPs increased to 50.0 percent from 45.8 percent in 2019.



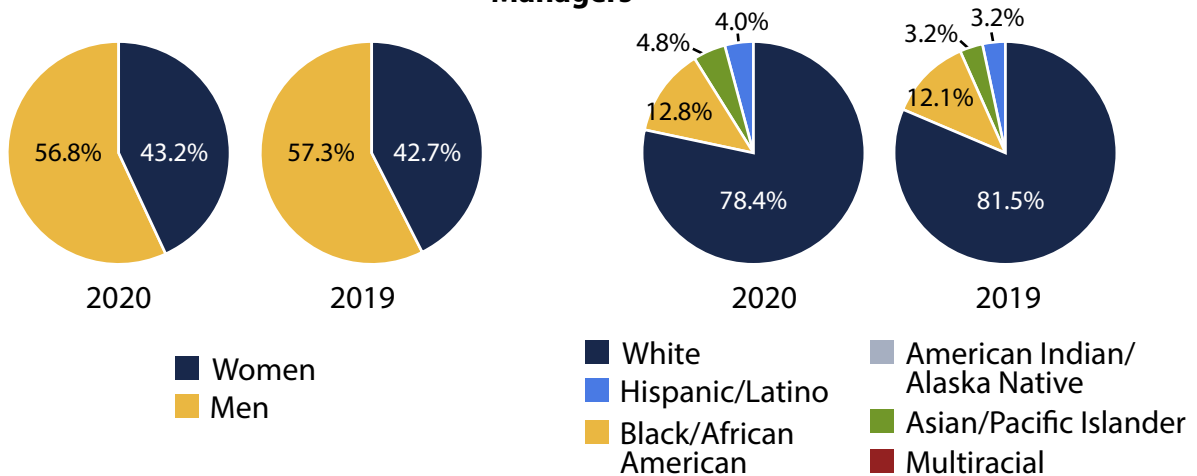
Managers include all supervisory staff who are not executives (supervisors who are part of the CU pay scale and not SSP). This group accounted for 10.9 percent of the workforce compared to 11.1 percent of the NCUA workforce in 2019. Women represented 43.2 percent of all managers, which is slightly higher than the 42.7 percent reported in 2019. Minorities represented 21.6 percent of managers, slightly higher than 18.5 percent in 2019.

2020 Executives and Managers (gender, race, and ethnicity)

Senior Staff Positions



Managers



Source: NCUA
Prior year data adjusted to match EEOC definition of race and national origin.
Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

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 higher in 2020 (34.5 percent versus 32.9 percent), while the CU-13 to CU-15 pipeline remained constant at 27.5 in 2020. The number of women overall (CU-12 and below and CU-13 to CU-15 groups) showed a slight decrease from 2019 (see Figure 6), which was discussed previously.

NCUA Workforce Pipeline Diversity

CU-12 & below	2020 Number	2020 percent	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent
Women	230	42.4%	228	42.9%	233	43.6%	252	45.0%	279	45.2%
Black/African American	97	17.9%	92	17.3%	96	18.0%	102	18.2%	115	18.6%
Asian/Pacific Islander	42	7.7%	43	8.1%	42	7.9%	40	7.1%	41	6.6%
Hispanic/Latino	40	7.4%	32	6.0%	38	7.1%	28	5.0%	30	4.9%
American Indian/Alaska Native	3	0.6%	3	0.6%	3	0.6%	3	0.5%	5	0.8%
Multiracial	5	0.9%	5	0.9%	5	0.9%	8	1.4%	7	1.1%
Total Minorities	187	34.5%	175	32.9%	184	34.5%	181	32.3%	198	32.1%
CU-13 to CU-15	2020 Number	2020 percent	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent
Women	239	43.2%	242	44.3%	232	44.3%	231	43.9%	230	43.3%
Black/African American	71	12.8%	73	13.4%	63	12.0%	64	12.2%	60	11.3%
Asian/Pacific Islander	44	8.0%	39	7.1%	37	7.1%	32	6.1%	34	6.4%
Hispanic/Latino	31	5.6%	31	5.7%	31	5.9%	28	5.3%	23	4.3%
American Indian/Alaska Native	4	0.7%	5	0.9%	4	0.8%	5	1.0%	5	0.9%
Multiracial	2	0.4%	2	0.4%	2	0.4%	1	0.2%	1	0.2%
Total Minorities	152	27.5%	150	27.5%	137	26.2%	130	24.7%	123	23.3%



Senior Staff	2020 Number	2020 percent	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent
Women	25	50.0%	22	45.8%	24	45.3%	22	43.1%	21	42.9%
Black/African American	7	14.0%	7	14.6%	6	11.3%	5	9.8%	5	10.2%
Asian/Pacific Islander	0	0.0%	0	0.0%	0	0.0%	1	2.0%	1	2.0%
Hispanic/Latino	4	8.0%	5	10.4%	4	7.5%	2	3.9%	1	2.0%
American Indian/Alaska Native	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Multiracial	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total Minorities	11	22.0%	12	25.0%	10	18.8%	8	15.7%	7	14.3%

Source: NCUA

Percentages may not add to 100% due to rounding.

Prior year data adjusted to match EEOC definition of race and national origin.

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

Figure 6

New Hires and Separations

During the 2020 calendar year, the NCUA hired 94 new staff members, fewer than the 102 reported new hires in 2019. Of the newly onboarded employees in 2020, 37.3 percent were women and 41.5 percent were minorities. This represents a decrease in women and an increase in minority new hires as compared to 2019. The percentage of minorities hired in 2020 is higher than the respective representation within the current NCUA workforce (30.5 percent). This indicates positive momentum toward a more diverse workforce.



2020 New Hires/Separations

Demographic Group	New Hire number	New Hire percent	Separation number	Separation percent
Women	35	37.2%	34	44.2%
Men	59	62.8%	43	55.8%
White	55	58.5%	46	59.7%
Black/African American	19	20.2%	15	19.5%
Asian/Pacific Islander	11	11.7%	9	11.7%
Hispanic/Latino	7	7.5%	7	9.1%
American Indian/Alaska Native	0	0.0%	0	0.0%
Multiracial	2	2.1%	0	0.0%
Overall Total	94		77	
Total Minorities	39	41.5%	31	40.3%

Source: NCUA

Prior year data adjusted to match EEOC definition of race and national origin.

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

Figure 7

Voluntary separations accounted for 94.8 percent of total separations in 2020, compared to 93.8 percent in 2019. Of separations, retirements accounted for 37.7 percent, 22.0 percent went to other government agencies, 31.2 percent resigned, 3.9 percent had their appointments expire, and 2.6 percent were involuntary separations. In 2020, 2.6 percent of separations were due to death. Women made up 44.2 percent of the total separations in 2020, a decrease from 52.5 percent compared to the previous year, but higher than female new hires. Females were more likely to leave for another government position (70.6 percent), while males were more likely to retire (70.8 percent). Minorities made up 40.3 percent of separations, up from 36.3 percent in 2019, which was an increase from 2018's 28.3 percent, showing an upward trend. Minorities were also slightly more likely to leave for other government employment (64.7 percent) and less likely to retire or resign compared to separations of White employees.



Individuals with Disabilities

Since 2017, the NCUA has consistently exceeded the federal goals¹ for employees with disabilities and for employees with targeted disabilities. In 2020, the NCUA’s leadership together with OMWI sent a request to the workforce to review and update their disability status. As a result of this request, 65 individuals (5.7 percent of the NCUA workforce) updated their disability status. This resulted in an increase in the percentage of individuals reporting disabilities to 15.4 percent and 4.2 percent reporting targeted disabilities (see Figure 8). It is expected that continued outreach and encouragement for employees to review and update their disability status will ultimately result in even more representative data to inform the NCUA’s programs.

Employees with Disabilities

	Federal Goal	2020 number	2020 percent	2019 number	2019 percent	2018 number	2018 percent	2017 number	2017 percent	2016 number	2016 percent
Employees with Disabilities (Total)	12%	177	15.4%	141	12.5%	142	12.8%	160	14.0%	111	9.3%
Employees with Targeted Disabilities	2%	48	4.2%	34	3.0%	34	3.1%	39	3.4%	11	0.9%

Source: NCUA

Figure 8

The NCUA continues to not only achieve but also surpass the government’s goal for its onboard percentage of people with disabilities and targeted disabilities. Throughout the year, OMWI and the Office of Human Resources (OHR) collaborated to continually broaden awareness of the agency within these underutilized communities. Both offices collaborate on recruitment outreach events with a focus on targeting those with skill sets in finance, accounting, management, and human resources to ensure a continual increase in talented and diverse applicants to the NCUA’s applicant pool.

¹ The EEOC’s Final Rule on Affirmative Action for People with Disabilities in Federal Employment, an amendment to [Section 508 of the Rehabilitation Act of 1973](#), requires each federal agency to adopt the goal of having 12% of its workforce be people with disabilities, and 2% of its workforce be people with targeted disabilities. These goals apply at both higher and lower salary levels.



Accomplishments

Culture, Diversity, and Inclusion Council: The newly formed Culture, Diversity, and Inclusion Council (CDI Council) includes employee representatives at all levels (for example, executives, supervisors, and non-supervisors from multiple grade levels) and a diverse spectrum of functional areas (such as the examination 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, and experience). A National Treasury Employees Union representative is also a member. In addition, CDI Council membership includes up to eight presidents of the agency's employee resource groups.

During the calendar year, the agency embarked on a significant effort to assess the culture of the agency with the deployment of a culture climate survey covering all staff within the agency. The NCUA designed the survey with guidance from CDI Council representatives. The majority of the NCUA's staff (59 percent) responded to the survey. These survey results were combined with results from subsequent focus groups to provide an assessment of employee perceptions of the NCUA's culture.

Because of the COVID-19 pandemic, the CDI Council's efforts were limited, but the Council was able to achieve its yearly training requirement. The virtual training was divided into six two-hour sessions over a two-month period. The training was intended to provide the CDI Council with a strong foundation for cultivating an inclusive organizational culture and assist the group in the planning and prioritizing process to focus the CDI Council's efforts for the next several months. Some of the training topics covered were:

- ▶ Introduction and CDI Council formation;
- ▶ Teambuilding and Introduction to Culture;
- ▶ Components of Culture; and
- ▶ Engagement.



Policy Statements: Confirming his commitment to equal employment opportunity, diversity, and inclusion, former NCUA Chairman Rodney E. Hood issued new policy statements in 2020 to all NCUA employees. These statements are included as appendices II and III to this report on pages 50 and 51.

Federal Employee Viewpoint Survey Results: The NCUA has measured inclusion using the U.S. Office of Personnel Management’s (OPM) New Inclusion Quotient (New IQ), a score calculated from a subset of questions from the Federal Employee Viewpoint Survey (FEVS). The Index was comprised of 20 questions grouped into five categories: Fairness, Openness, Cooperation, Support, and Empowerment. In 2020, OPM deleted many of the questions that comprised the New IQ, retaining only nine of the 20 original index questions. Based on these changes, the NCUA created an “Inclusion Proxy” using these remaining nine questions. Trending the proxy scores from 2015 through 2019, there is a very close approximation to the New IQ. The scores on the nine remaining questions were within 60 basis points of the original New IQ scores. The new proxy score shows an increase of 7.1 percentage points from 2019 to 2020. This is a positive indicator of the NCUA’s diversity and inclusion culture.

Inclusion Scores

	2020	2019	2018	2017	2016	2015
Proxy IQ	72.2%	65.1%	63.8%	65.1%	66.8%	66.7%
New IQ	--	64.6%	63.2%	65.0%	67.0%	67.0%

Source: NCUA and OPM

Figure 9

Appendix IV on page 52, provides the list of questions and scores for each category within the Inclusion Proxy.

Employee Programs

Employee Resource Group Program (ERG): The NCUA’s ERG program has continued to grow and evolve while adapting to the current COVID-19 pandemic challenges. In 2020, the groups served as the bridge to connect with other employees by providing additional resources, coordinating special presentations, and creating a support system for the workforce to help with the challenges of the COVID-19 pandemic.



NCUA ERG NETWORK

creating inclusion through connections



APIC: Asian Pacific Islander Connection (18 members)

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



CULTURA: Creating Unity, Learning to Understand, Recognizing All (67 members)

CULTURA is the Hispanic and Latino employee resource group. CULTURA’s goals include: fostering a diverse and inclusive workforce by developing Latino leadership; bridging the connection between field and support staff; providing professional and career development opportunities; building cultural awareness; and supporting retention of Latino employees.



MPower: Employees with Disabilities (25 members)

MPower’s mission is to recognize and increase awareness and acceptance of employees who have a disability and those who have a family member or other loved one who has disabilities (temporary or permanent). The group seeks to promote a supportive and accepting environment, provide assistance to achieve and celebrate full inclusion of all employees, and enhance understanding and awareness of the benefits that diversity brings to build and sustain a strong and thriving workforce.



NCUA PRIDE

NCUA PRIDE: People Recognizing Individual Differences Equally
(38 members)

NCUA PRIDE is the agency's group supporting the LGBTQ community. The resource group is committed to providing a safe and supportive environment for members, providing LGBTQ-relevant informational resources, supporting members' career development, serving as an advocate to help the NCUA become more LGBTQ-inclusive, and supporting outreach efforts both within and outside the agency.



Supporting Women at NCUA



SWAN: Supporting Women At NCUA (86 members)

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
Employee Resource Group
Uniting NCUA through inclusion

Umoja: Unity (87 members)

Recognizing a common African ancestry, 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 (60 members)

This ERG is for employees who have served in the military or those who support the 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.



In early 2020, the agency launched its seventh ERG, MPower (an employees with disabilities and ally group), which increased the number of employees engaged in ERG activities and efforts. As of December 2020, ERGs comprised 269 members, or 23.4 percent of NCUA employees. This figure more than doubles the industry benchmark of 10 percent employee membership in ERGs within an organization. In addition to the work necessary to continue to provide the essential tools and support to these groups, the ERGs successfully engaged members in more than 50 initiatives and activities designed to provide professional development efforts, networking, employee retention, and other benefits. The ERGs have continuously contributed in meaningful ways to foster a more inclusive work environment for all employees. Below is an overview of some of the initiatives executed by these groups:

- ▶ Umoja hosted a membership meeting that included the agency's Chairman and a Board member to discuss challenges and areas of opportunities for its membership;
- ▶ SWAN provided a special presentation for members in collaboration with multiple agency offices to discuss the process for reporting inappropriate behaviors;
- ▶ MPower sponsored an educational presentation on emergency response and virtual teams for employees with disabilities;
- ▶ CULTURA launched new programs, such as the ERG Network Ambassador Program and Spanish Assistance Committee;
- ▶ Umoja and OMWI co-hosted 15 facilitated conversations to discuss racial justice in the aftermath of the killing of George Floyd;
- ▶ VANS and CULTURA hosted a Veterans Day membership event - *Veterans Day Morale and Diversity Celebration* (featuring Captain Isis Rosario-Nieves, "The Salsa Nurse"); and
- ▶ VANS developed a mentorship program.

Ongoing membership activities, such as cross-ERG collaboration movie club discussions, newsletters, and presentations also took place regularly, including:



- ▶ *The Color Purple* movie club discussion hosted by NCUA PRIDE, SWAN, and Umoja;
- ▶ *And the Band Played On* and *PRIDE* movie club discussions hosted by NCUA PRIDE;
- ▶ *And Yet They Persisted: How American Women Won the Right to Vote, What the U.S. Can Learn from Germany About Facing the Past* and *Brave, Not Perfect: Fear Less, Fail More, and Live Bolder* book club discussions hosted by SWAN;
- ▶ CULTURA's "Café con Leche" presentations on *Unconscious Bias* and *What Does It Mean to Be Latinx*;
- ▶ A monthly newsletter for CULTURA members;
- ▶ Pride Month newsletter by NCUA PRIDE;
- ▶ Juneteenth newsletter by Umoja;
- ▶ Mid-Autumn Festival newsletter by APIC; and
- ▶ A Veterans Day newsletter for VANS members.

In addition, all ERGs worked with OMWI on the coordination of the 2020 Special Emphasis Program observances while navigating the challenges of the pandemic. MPower is currently identifying barriers and solutions for employees with disabilities as well as coordinating efforts to educate members and NCUA employees about the importance of understanding and implementing Section 508 of the Rehabilitation Act of 1973, which requires federal agencies to make electronic and information technology accessible to people with disabilities. These are only a few examples of how ERGs contribute to the improvement of the NCUA's organizational culture.

Also in 2020, OMWI completed its first ERG Annual Report, which included a summary of accomplishments, challenges, and areas of opportunity. This report provided an overview of the current state and helped OMWI identify the next steps to advance the program.



Special Emphasis Programs: The NCUA’s SEP series is a significant component of the NCUA’s efforts to build inclusion and understanding within the agency’s workplaces. For nearly all observances, OMWI hosted an event featuring a guest speaker who provided a range of experiences and insights into how to be more intentionally inclusive in the workplace. This year, OMWI included a special event to commemorate the 30-year anniversary of the Americans with Disabilities Act (ADA). Many employees attended these events, both in-person (prior to the pandemic) and virtually. The following list includes details of each event.

Special Emphasis Events

Special Emphasis Observance	Event	Speaker
National Black History	Black Capitalism in America: Black Wall Street and Beyond	Clifton Taulbert, Pulitzer Prize nominated author and entrepreneur
National Women’s History	Courage in Corsets: Documentary (Central Office Only)	PBS Entertainment
Asian/Pacific Islander Heritage	Mass Imprisonment in America: A presentation by former prisoner and national lecturer Sam Mihara	Sam Mihara, survivor of Japanese internment and national lecturer
LGBTQ+ Pride	Beyond Male and Female	Kate Bornstein, non-binary trailblazer and author
Americans with Disabilities Act Anniversary	Celebrate the ADA Anniversary	Michael Morris, National Disability Institute director; Jennifer Laszlo Mizrah, disabilities rights advocate and president of RespectAbility
National Hispanic Heritage	Hispanics and Latinx Success Stories and Contributions	NCUA Staff Panel with representatives from the Office of Business Innovation, the Office of the Chief Information Officer, and the Western Region
National Disability Employment Awareness	Invisible Disabilities Awareness	Christina Irene, educator, entertainer, and author



Special Emphasis Observance	Event	Speaker
National American Indian/Alaska Native Heritage	Nation to Nation: Treaties Between the United States and American Indian Nations	Mandy Van Heuvelen, Cultural Interpreter Coordinator at the National Museum of the American Indian
Veterans Day	Military Women, Our Invisible Veterans	Dr. Kate Hendricks Thomas, academic researcher, storyteller, and U.S. Marine Corps veteran

Figure 10

OMWI Talks: OMWI continued to host facilitated, open discussions for NCUA employees in 2020. These OMWI Talks aim to create a safe space for employees to discuss sensitive diversity and inclusion-related topics. By having conversations about differences, employees can broaden awareness and understanding of others, leverage 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.

After OMWI Talks took place in January and February, the COVID-19 pandemic disrupted the remaining OMWI Talks that were scheduled in the ensuing months. However, following the killing of George Floyd, OMWI clearly needed to create an outlet to help employees talk through the racial challenges facing the nation. OMWI Talks were the perfect vehicle for this type of conversation. Initially, OMWI scheduled five virtual OMWI Talk sessions, but because demand was so high that 10 more sessions were added. In all, OMWI and Umoja hosted 15 OMWI Talks in June and July, with 378 employees participating in at least one session, but many joining multiple sessions. Participation in each session was limited to 25 employees to allow all participants to use their video cameras during the session. Former Chairman Rodney E. Hood participated in each of the 15 sessions and more than 60 percent of the agency's senior leaders, including current Chairman Todd M. Harper, participated in one or more sessions.

Through these conversations, NCUA employees were able to discuss perspectives on racial injustice openly. It created a safe space for employees to share their experiences with discrimination while giving others an opportunity to support their colleagues,



ask questions and learn how they could act as allies and act against inequities in the workplace and beyond.

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 continues to grow. The initiative focuses on four specific behaviors that help create a greater sense of inclusion and belonging among the agency’s employees:



- ▶ Value differences
- ▶ Intentionally include
- ▶ Break biases
- ▶ Embrace change

In 2020, OMWI continued the VIBE Speaker Series and introduced a newsletter in response to the COVID-19 pandemic.

- ▶ **Diversity Explosion:** William Frey, one of the nation’s leading demographers, shared an enlightening presentation on Valuing differences, Intentionally including, Breaking biases and Embracing change. Using the U.S. Census, national surveys, and related sources, Frey shared how the rapidly growing “new minorities”—Hispanics, Asians, and Multiracial Americans—along with Blacks and other groups, are transforming and reinvigorating the nation’s demographic landscape. He discussed their impact on generational change, regional shifts of major racial groups, neighborhood segregation, interracial marriage, and other significant societal issues.
- ▶ **Modeling Inclusive Leadership:** For this session, former NCUA Chairman Rodney Hood led a conversation with Google Legal Director, Myisha Frazier. The two discussed the value of inclusion and how it contributes to success in the workplace. They also shared best practices on how to overcome challenges and get the most out of people by creating a strong sense of belonging and value.



- ▶ **VIBE at a Distance Newsletter:** Once the NCUA introduced a full-time, work-from-home posture for all employees, OMWI launched a newsletter to provide guidance and resources for being inclusive remotely. Initially sent out weekly, VIBE transitioned to a bi-weekly publication schedule to help employees adjust to the virtual environment. It includes articles about how to connect with colleagues, how to create work-life balance, and how to address challenges faced by employees from all kinds of diverse backgrounds. OMWI published 15 issues of the newsletter during the first seven months of the remote posture.

Diversity and Inclusion Award: The agency granted this award for the third 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 2020 honoree was selected for his dedicated and innovative leadership in diversity and inclusion. He serves in a leadership position for CULTURA, the first NCUA ERG, which aims to create unity, understanding, and recognition of the Hispanic and Latino culture. In this role, he has participated in multiple recruitment events, developed a membership survey and analyzed results to help the group better serve its members, and launched a monthly newsletter. In addition, he formed the interagency network AHORA (Amigos and Hispanics of Regulatory Agencies) between the Hispanic and Latino Employee Resource groups from multiple federal regulatory agencies. He has demonstrated an innate understanding of how building community is an essential element of creating an inclusive environment within the agency and the broader federal government. The agency created this award in 2017 and presented it for the first time in 2018.

Employee Engagement: The NCUA began developing Engagement Action Plans in 2018 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 annually develops a specific Workforce Engagement Action Plan using the results



of the FEVS. In 2020, 87.0 percent of NCUA employees participated in the FEVS, a 28.2 percent increase over 2018 and a seven percent increase over 2019. The NCUA continues into 2021 with employee engagement planning efforts throughout the agency.

Recruitment and Outreach

The NCUA continues to conduct recruitment and outreach to increase awareness of potential employment opportunities among pools of diverse talent. Most 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 Act²) and individuals with disabilities (per Executive Order 13548³).

The COVID-19 pandemic had a significant impact on the NCUA and its activities during most of 2020. Notwithstanding, the NCUA was able to achieve positive results in its recruitment outreach efforts despite the travel limitations and the implications of social distancing. OMWI and OHR worked together to participate in several first-time virtual recruitment outreach events that included historically black colleges and other minority serving institutions, disability, and veterans' events. This was not only the NCUA's first time attending virtual recruitment events, but it was also the first time many of the sponsoring organizations hosted virtually. Overcoming the technical difficulties associated with the deployment of new technology and platforms presented some challenges. The outcome was very rewarding despite not being as impactful as conducting outreach in-person. Some of the virtual recruitment outreach events the NCUA attended were:

- ▶ Four Equal Opportunity Publications (EOP) Disability and Wounded Warriors events that targeted the disability and veteran populations;

2 Section 342 of the Dodd-Frank Wall Street Reform and Consumer Protection Act establishes the requirements for the Offices of Minority and Women Inclusion. The law can be found at <https://www.govinfo.gov/content/pkg/PLAW-111publ203/pdf/PLAW-111publ203.pdf>

3 Executive Order 13548, Increasing Federal Employment of Individuals With Disabilities, was signed by President Barack Obama on July 26, 2010. It can be found at <https://www.govinfo.gov/app/details/CFR-2011-title3-vol1/CFR-2011-title3-vol1-eo13548>.



- ▶ Howard University, Bowie State University, and George Washington University's 2020 Fall Virtual Career Fairs targeting women and students of color;
- ▶ The Accounting & Financial Women's Alliance Women Who Count National Conference;
- ▶ Prospanica Conference and Career Expo; and
- ▶ The National Black MBA Association Career Expo.

Besides these outreach efforts, OMWI delivered a two-hour diversity and inclusion training session to the agency's Southern Region recruitment outreach team focused on efficiently targeting, messaging, and attracting diverse talent to the agency's job opportunities. The purpose of this specialized training was to help the recruitment outreach team refine its outreach operations using some of the presented approaches and strategies.

Internship Program: Despite the impact of the COVID-19 pandemic, the NCUA sponsored students in three distinct internship programs during 2020. First, OHR used the Pathways Program to attract six students from a variety of backgrounds to participate in its summer internship program. The program participants performed meaningful projects and tasks making for an enriching and educational experience. This past year, the NCUA converted one summer intern into a full-time employee through the competitive process.

In addition, OMWI hosted four summer interns from two minority-serving organizations: the Hispanic Association of Colleges and Universities (HACU) and The Washington Center. Like Pathways, the goal of the summer internship program is to provide current college students a brief experience performing in a federal government setting, providing meaningful projects and an enriching learning opportunity.

Further, NCUA also partnered with the Office of the Comptroller of the Currency (OCC) on its High School Scholars Internship Program to sponsor four high school student interns. The program provided students from economically disadvantaged



backgrounds enrolled in targeted Washington, D.C. public and charter schools with an opportunity to work, explore career paths, and gain an understanding of the missions and important work federal regulatory agencies do for the financial services industry.

Training and Leadership Development

Leadership Development: Fifty-six NCUA staff participated in the agency's leadership development programs in 2020. As indicated in Figure 11, 55.4 percent of the participants were women and 39.3 percent were employees of color. The former NCUA executive coaching program is now the Senior Staff Position 360 coaching program, which is based on OPM's 360 assessment taken by SSPs in 2020. Additionally, the agency added a leadership coaching program specifically for supervisors.

2020 Leadership Development Program Participation

Program	Targeted Grade Level	Number of Participants	Women	Men	White	Black/ African American	Asian/ Pacific Islander	Hispanic/ Latino	American Indian/ Alaska Native	Multi-racial
Executive Leadership	11/12	3	1	2	2	0	0	1	0	0
Advancing Leader	12/13/14	0	0	0	0	0	0	0	0	0
Management Development	13/14/15	8	1	7	6	1	0	0	0	1
Excellence in Government	14/15	4	2	2	3	0	1	0	0	0
NCUA Executive Training	15/Sup	3	3	0	3	0	0	0	0	0
SSP 360 Coaching Program	SSP	16	12	4	9	4	0	3	0	0
Leadership Coaching Program	Any Supervisor is Eligible 12/13/14/15/ SSP	22	12	10	11	5	3	3	0	0
TOTAL		56	31	25	34	10	4	7	0	1

Source: NCUA
Figure 11



Mentoring Program: OMWI's formal mentorship program has experienced continuous growth over the last three cycles, with 2020 experiencing the highest number of participants to date at 39 pairings. The program was created in 2016 to provide developmental opportunities, build cross-cultural understanding, and cultivate greater inclusion of all employees. The program's success can be directly attributed to the agency's leadership staff's willingness to devote time to assist new or lesser experienced NCUA personnel reach their career goals.

2020 Mentor Program Participation

	Number of participants in grades 12 and below	Number of participants in grades 13-15	Number of senior staff participants	Women	Men	White	Black/ African American	Asian/ Pacific Islander	Hispanic/ Latino	American Indian/ Alaska Native	Multi-racial
Mentee	22	17	0	23	16	21	7	6	4	0	1
Mentor	4	25	10	16	23	33	2	0	3	0	1

Source: NCUA

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.

Figure 12

Opportunities and Next Steps

Besides the continuation of ongoing OMWI programs and education, some new initiatives that will launch in 2021 include:

Belonging: In 2021, OMWI will focus on how effectively diversity, equity, and inclusion lead to a sense of belonging. This initiative will highlight how belonging differs from inclusion and how belonging enhances the workplace, leading to better results for the agency. While inclusion creates an environment where employees can bring their whole selves to work and a culture that values and celebrates differences, belonging is the feeling employees have when inclusion is done right. When a sense of belonging is achieved, there is an increase in on-the-job effort, engagement, and intent to stay. The NCUA wants employees to feel they belong here.



CDI Council: In 2021, the CDI Council will create an action plan to address the results obtained from the culture climate assessment survey and focus groups conducted in late 2020.

ERGs: The NCUA will continue to support ERGs to align their work with the NCUA's goals related to diversity and inclusion. This will include the development and launch of the ERG Ambassador Program, which is designed to identify ERG member volunteers willing to support agency-wide recruitment efforts, aid in developing the SEP, and to support the efforts in launching the young professionals ERG in 2021.

OMWI has identified strategies for improving and measuring the program's effectiveness. These include hosting quarterly meetings with ERG officers and executive sponsors to discuss current challenges, concerns, and needs, and hosting similar meetings with the full membership of each group at the end of the year. OMWI will continue to assess the ERG program and help identify ways in which the groups can be more effective.

As part of OMWI's efforts to increase visibility and awareness of the value and positive impact of these groups, OMWI plans to develop and launch an external ERG Program web page on the NCUA's official website. This will serve as a space to share information, resources, and highlights of each ERG.

Recruitment and Outreach: OMWI will continue to use new communication tools to reach out to prospective applicants identified during recruitment outreach events. OMWI is building a robust list of potential employment candidates where they can opt-in and receive current NCUA vacancy announcements by providing their name and email address. Every time a new NCUA vacancy announcement is released to the public, the posting will be sent to members of the email list. Additionally, OHR and OMWI will continue their collaborative recruitment and outreach efforts using a modified approach considering the ongoing offsite posture due to the COVID-19 pandemic. The new approach will continue the use of virtual platforms and the expansion of relationships with organizations holding events during the COVID-19 constrained environment.



The NCUA will also be using social media to enhance recruitment efforts. OMWI will tie recruitment efforts into the SEP and work with the agency's ERGs to ensure broad distribution of social media content, in partnership with the Office of External Affairs and Communications.

In 2021, OMWI will focus on coordinating and executing a targeted barrier analysis to identify challenges in the hiring and retention of women within the agency.

Training: The agency will incorporate diversity and inclusion training into the learning plans for all credit union examiners. In addition, all field employees will receive diversity and inclusion training during the MERIT training — the ongoing launch of a new enterprise technology solution with an integrated examination and data environment. OMWI will also identify new modules for leadership training and a curriculum to incorporate into the leadership development programs.

OMWI Talks: Based on the success of the virtual OMWI Talks hosted in 2020, OMWI will expand this program to invite all employees to monthly conversations about different topics related to diversity, equity, inclusion, and belonging.

VIBE: The VIBE campaign will continue to play a vital role in promoting diversity and inclusion among the NCUA workforce. OMWI will bring back its popular Leadership Panel Series, which last occurred in 2019, and invite leaders from ERGs, management development programs, and other senior leaders to participate.

In 2021, OMWI will continue the VIBE Speaker Series and create a VIBE Guide for new employees. This will be presented at new employee orientations and provide an overview of the VIBE behaviors (**V**alue differences, **I**ntentionally include, **B**reak biases, and **E**mbrace change), along with highlighting the programs and services OMWI offers for employees. In addition, OMWI will continue enhancing the VIBE Inclusion toolkit with new resources.



Supplier Diversity

Despite some challenges, 2020 was a relatively strong year for the NCUA's supplier diversity performance. By year-end, the agency had awarded 33.2 percent of its reportable contract dollars to minority- and women-owned businesses.⁴ While this figure is lower than the previous year, it still denotes a high level of diversity among the NCUA's supplier base. The agency's performance in 2020 continues to demonstrate 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 2020, the NCUA awarded \$22.4 million to minority- and women-owned businesses. This represents 33.2 percent of the \$67.5 million total reportable contracting dollars for the year and is a decrease from prior years. The total for minority- and women-owned businesses contract awards for 2020 was \$8.4 million lower than in 2019. Most of the impact was seen in technology purchasing, where the minority- and women-owned business contract spend was 33.3 percent in 2020 compared to 44.8 percent in 2019.

Additionally, the completion of office renovations at the NCUA's headquarters location in 2019 resulted in a substantial decrease in nonrecurring obligations in the 2020 contract award held by a minority-owned facilities maintenance contractor. Lastly, a large continuing contract was awarded in 2018 to a majority firm supporting the agency's investments in launching and maintaining a new examination platform. This contract represented 25.0 percent of the agency's \$67.5 million in total contract spend in 2020. Together, these factors presented a significant challenge in maintaining the supplier diversity attainment levels the agency has reported in prior years. Figure 13 illustrates total dollars awarded to diverse vendors in 2020 compared to 2019.

4 "Reportable contract dollars" refers to contract award dollars obligated during 2020. 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.



NCUA Contract Award Comparison for 2020 Versus 2019

Contract Awards	2020	Percent of Total Contracts	2019	Percent of Total Contracts
Minority-owned businesses	\$5,628,934	8.3%	\$9,232,095	12.9%
Women-owned businesses	\$12,909,153	19.1%	\$17,521,713	24.5%
Both Minority- and Women- owned businesses	\$3,905,005	5.8%	\$4,037,935	5.6%
Total minority-owned or women-owned businesses	\$22,443,092	33.2%	\$30,791,743	43.0%
Total contract awards	\$67,517,190		\$71,633,906	

Source: NCUA

Figure 13

The agency’s contracting activity declined in 2020. The agency experienced a decrease in contract award volume where reportable spending fell from \$71.6 million in 2019 to \$67.5 million in 2020.

Contract dollars to all firms designated as minority-owned decreased from \$13.3 million in 2019 to \$9.5 million⁵ in 2020. All firms designated as women-owned saw a 22.2 percent decrease in contract dollars awarded, from \$21.6 million in 2019 to \$16.8 million in 2020. Appendix V includes a historical progression of the NCUA’s supplier diversity results.

With information technology-related requirements comprising most of the awards to minority- and women-owned businesses, the NCUA’s Office of the Chief Information

5 The 2020 \$9.5 million in minority-owned business spend is equal to the sum of minority-owned business (\$5.6 million) plus the figure under “Both minority- and women-owned businesses” (\$3.9 million). The same calculation was used to determine the total women-owned business sum of \$16.8 million in 2020.



Officer has contributed the most contract dollars to the agency’s supplier diversity efforts. Representing 79.2 percent of all reportable spending at the NCUA, the agency awarded \$53.5 million in total reportable technology contracts. Of this amount, the NCUA awarded \$17.8 million, or 33.3 percent, to minority- and women-owned businesses. The NCUA’s Office of the Chief Financial Officer (OCFO), another sizable contributor to the agency’s supplier diversity performance, awarded 58.5 percent of its \$5.9 million in contracts to minority- and women-owned businesses.

The NCUA also saw a decrease in payments to diverse vendors. Figure 14 shows that amounts paid to all minority-owned firms decreased from \$14.9 million to \$9.0 million. Payments to all women-owned firms also showed a decrease, from \$19.8 million to \$15.6 million. Minority- and women-owned businesses captured 33.4 percent of NCUA contract payments in 2020, versus 42.8 percent during 2019.

NCUA Vendor Payments Comparison for 2020 Versus 2019

Contract Payments	2020	Percent of Total Contracts	2019	Percent of Total Contracts
Minority-owned businesses	\$5,791,141	9.1%	\$11,957,939	16.1%
Women-owned businesses	\$12,411,306	19.4%	\$16,783,551	22.6%
Both Minority- and Women- owned businesses	\$3,167,203	5.0%	\$2,983,116	4.0%
Total payments to minority-owned or women-owned businesses	\$21,369,650	33.4%	\$31,724,606	42.8%
Total contract payments	\$63,980,996		\$74,138,580	

Source: NCUA

Figure 14



Outreach and Partnerships

During 2020, the NCUA continued implementing 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.

Continued vendor outreach efforts in 2020 enabled the NCUA to reach diverse suppliers through agency involvement in the following events:

- ▶ Reservation Economic Summit Annual 2020 Conference (March);
- ▶ 30th Annual Government Procurement Conference (April);
- ▶ National Minority Supplier Development Council Conference and Business Opportunity Exchange (October); and
- ▶ National Business Inclusion Consortium Unity Week (November).

Several of the external outreach events in which the NCUA has historically participated were canceled in 2020 due to the pandemic. However, where virtual participation was offered, the agency was fully engaged.

National Association of Minority- and Women-Owned Law Firms: The NCUA continued to leverage 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 2020, the Office of General Counsel (OGC) awarded 95.1 percent of its \$41,208 in contract awards to minority- and women-owned law firms. This is an increase from 2019, when the OGC awarded 5.7 percent of its \$280,950 in contracts to minority- and women-owned firms.

Accomplishments

During its ninth year in operation, the NCUA's supplier diversity program benefited significantly from a high-functioning contracting team within OCFO. OCFO's continued



application of responsible 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 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 OCFO's Division of Procurement and Facilities Management 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

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 opportunities available for minority- and women-owned businesses to participate in the NCUA contracts serviced by the top 25 vendors by contract dollar volume. During 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 2020, the NCUA's top 10 and top 25 vendors accounted for, respectively, \$46.7 million, or 69.2 percent, and \$56.9 million, or 84.3 percent, of all reportable 2020 awarded contract dollars. At the same time, four minority- and women-owned businesses in the top 10 vendors received contracts for 34 percent of that group's contract dollars, while the eight minority- and women-owned businesses within the top 25 vendors captured 33 percent of the corresponding contract dollars.

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

Market Research

One of the NCUA's methods for conducting outreach to minority- and women-owned businesses is performing tailored market research - more specifically, the issuance of Requests for Information (RFIs) for potential contract opportunities.

OMWI uses the RFI process to introduce the NCUA to minority- and women-owned businesses that may not have prior knowledge of or experience with the agency; to inform minority- and women-owned businesses of potential NCUA requirements;



and to source capable and interested minority- and women-owned businesses for upcoming contract opportunities.

In 2020, OMWI reached out to 118 minority- and women-owned businesses with invitations to respond to RFIs for requirements ranging from information technology support services, video production services, heating, ventilation, and air conditioning consultant services, and armed guard services – to name a few. The RFI responses are shared with the NCUA program offices for inclusion in market research for the stated requirement.

Given the effectiveness of this practice in increasing agency awareness of the availability and capabilities of a considerable cohort of minority- and women-owned businesses, OMWI will continue this practice in 2021.

Technical Assistance

The NCUA's supplier diversity program plan for the upcoming year includes developing and offering a virtual supplier diversity technical assistance event for minority- and women-owned businesses. Information will be shared on how to navigate the agency's contracting space, along with other topics of interest to diverse vendors. Anticipated outcomes from the event are increased awareness among participants of how to access NCUA contracting opportunities; expansion of the agency's outreach efforts to minority- and women-owned businesses; and the sharing of relevant and actionable business information.

Contractor Workforce Inclusion Good Faith Effort Reviews

The NCUA has developed specific language to comply with Section (c)(3)(A) of the Dodd-Frank Act in the form of the NCUA contract clause - "Good Faith Effort (GFE) – Annual Certification Requirement." The clause is included in all NCUA solicitations and contracts exceeding \$100,000 in total estimated value (except orders placed against NCUA indefinite delivery, indefinite quantity contracts, or blanket purchase agreements). Contractors must insert the substance of the clause as a contractual condition in all subcontracts under their contract with the agency that have dollar values exceeding \$100,000.



The NCUA GFE contract clause requires that contractors submit documentation demonstrating they have made good faith efforts to ensure the fair inclusion of minorities and women in their workforce. The NCUA has developed a “Contractor Diversity Profile” form (OMB Control No. 3133-0196) the contractor can complete and submit in place of an EEO-1 report and affirmative action plan. OMWI reviews the submitted contractor GFE documentation to ensure compliance with the clause.

If OMWI determines that a contractor has met the GFE requirements, the office will provide notice to the contractor stating so. Pursuant to Section 342(c)(3) of the Dodd-Frank Act, the OMWI director makes determinations on whether a contractor has failed to make a good faith effort to include minorities and women in their workforce. A failure to demonstrate to the OMWI director such good faith efforts may be cause for termination of the contract, referral to the Office of Federal Contract Compliance Programs (OFCCP), or other appropriate action.

To reduce the administrative burden on small businesses and to remain consistent with requirements from the OFCCP and its jurisdictional powers, the NCUA has elected to solicit GFE information from contractors that are already required to have an affirmative action plan in place for their business. Contractors with less than 50 employees are exempt from the full GFE documentation requirement. However, they must respond to the NCUA’s initial request for documentation to certify that their workforce is comprised of less than 50 employees and, therefore, claim the exemption. Those companies with 50 or more employees must submit the full requested GFE documentation.

OMWI conducted 18 GFE reviews during 2020. To date, no adverse determinations regarding the performance of a contractor have been made.

Asset Management and Assistance Center (AMAC)

AMAC’s Mission

The NCUA’s AMAC manages the liquidation of federally insured and state-chartered credit unions. AMAC acts as a liquidating agent and oversees 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 124 million account holders in federally insured credit unions. Based in Austin, Texas, AMAC operates throughout the United States. Liquidated credit unions may operate 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 be insufficient time to identify the type and location of required liquidation-related services prior to 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 2020, AMAC made \$13.2 million in reportable contract payments. Of this amount, \$5.0 million, or 37.9 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 62.1 percent, or \$8.2 million.



Out of the \$8.2 million in 2020 reportable discretionary vendor payments, \$492,759, representing 6.0 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 15 outlines AMAC's 2019 and 2020 supplier diversity results.

AMAC Supplier Diversity Payments

	2020 Dollars	2020 Percent	2019 Dollars	2019 Percent
Minority-owned businesses	\$8,352	0.1%	\$18,650	0.1%
Women-owned businesses	\$486,661	5.9%	\$783,737	4.7%
Total payments to minority-owned or women-owned businesses*	\$492,759	6.0%	\$787,991	4.7%
Total payments**	\$8,247,212		\$16,559,057	

Source: AMAC

* Figure excludes duplicates for firms that are both minority-owned and women-owned.

**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

Figure 15

Between 2019 and 2020, AMAC's reportable contract payments to vendors decreased 50.2 percent from \$16.6 million to \$8.2 million. This reduction in contract payments was due to a significant decrease in payments related to loan servicing from \$11.9 million in 2019 to \$3.5 million in 2020.

AMAC's payments to minority- and women-owned businesses decreased from \$787,991 in 2019 to \$492,759 in 2020, which represents a decline of 37.5 percent from the previous year – still a smaller decline relative to the 50 percent drop in total contract payments year over year.

Contract spending on legal services accounted for 14.9 percent of AMAC's vendor payments in 2020. During 2020, AMAC's total discretionary legal services expenditures



decreased by 8.4 percent, from \$1.3 million in 2019 to \$1.2 million in 2020, while contributing 24.1 percent of the diverse supplier spending for 2020. During that same period, payments to minority- and women-owned law firms declined at a rate of 48.3 percent, from \$230,219 in 2019 to \$118,938 in 2020. The shift in minority and women-owned legal spending resulted primarily from the resolution of several ongoing legal matters assigned to those firms, coupled with the timing of increased loan sales expenses related to two specific cases not managed by those firms. The shift did not reflect a change in contracting strategy.

Figure 16 compares AMAC’s discretionary spending on legal versus non-legal services.

AMAC 2020 Legal Payments

	Total	Percent of Total	Minority or Women-Owned Business	Percent of Total
Discretionary legal	\$1,230,747	14.9%	\$118,938	9.7%
Discretionary non-legal	\$7,016,465	85.1%	\$373,821	5.3%
Total	\$8,247,212	100%	\$492,759	6.0%

Source: AMAC

Figure 16

Opportunities and Next Steps for AMAC

AMAC’s overall supplier diversity spending decreased by 37.5 percent year-over-year. Although AMAC spent fewer dollars with minority- and women-owned businesses during 2020, the amount represented a higher percentage of total payments to vendors in 2020, which had dropped by 50.2 percent from 2019 levels. As a result, AMAC increased its spending percentage with minority- and women-owned businesses from 4.7 percent in 2019 to 6.0 percent in 2020.

Since 2016, AMAC and OMWI have been operating under an agreed upon AMAC Supplier Diversity Action Plan, which has resulted in improvements in minority- and women-owned business spending. OMWI continues to assist AMAC in conducting market research to identify diverse firms that can meet its requirements. This helps AMAC 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 valued at or below \$50,000, for minority- and women-owned businesses.

After operating under this action plan for the past five years, in 2021 AMAC and OMWI will review how AMAC's contracting and supplier diversity needs have evolved, so as to collaborate proactively in identifying and inviting minority- and women-owned businesses and law firms to participate in the agency's contracting opportunities.

Regulated Entities

Current State

As of December 31, 2020, the NCUA regulated entities consisted of 5,099 federally insured credit unions. These entities include 3,185 federally chartered credit unions and 1,914 state-chartered credit unions that are federally insured. The number of federally insured credit unions declined by 137 in 2020. The number of credit unions in 2019 was 5,236. Figure 17 shows the number of credit unions by total employment level using December 2020 Call Report data.

Employment at federally insured credit unions increased from 323,815 at year-end 2019, to 324,219 at 2020 year-end. As of December 31, 2020, 3,970 credit unions, representing 77.8 percent of all federally insured credit unions, employed fewer than 50 personnel, but comprised 13.7% of the total employees working at all federally insured credit unions.



Federally Insured Credit Union Employee Count

Employees	2020 Number of Credit Unions	Percent of Total Credit Unions	2020 Number of Employees	Percent of Total Employees
Fewer than 50 employees	3,970	77.8%	44,456	13.7%
50 to 100 employees	442	8.7%	31,178	9.6%
101 to 500 employees	575	11.3%	123,698	38.2%
501 or more employees	112	2.2%	124,887	38.5%
TOTAL	5,099	100%	324,219	100%

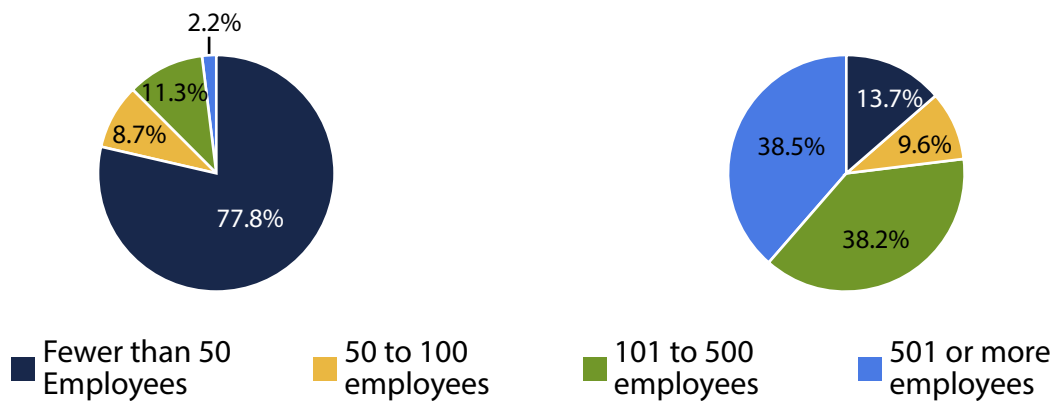
Source: NCUA

Figure 17

Distribution of Employees Among Credit Unions

Percent of Total Credit Unions

Percent of Total Credit Union Employees



Source: NCUA

Figure 18

Figure 19 provides a snapshot of the gender diversity of credit union senior managers as of December 31, 2020. A slight majority of total 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 Union Managers and CEOs

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 (in percent)	51.8%	48.2%	65.3%	34.7%	29.9%	70.1%	19.0%	81.0%	16.5%	83.5%
Average Net Worth Ratio	13.4	11.7	13.9	13.3	11.0	10.4	10.0	10.3	10.5	10.2
Average CAMEL	2.1	2.0	2.1	2.2	1.8	1.9	1.6	1.8	1.5	1.5
Number of Credit Unions	2,643	2,456	2,211	1,176	318	745	53	226	61	309

Source: NCUA

Figure 19

Assessing Diversity Policies and Practices

The NCUA's voluntary Credit Union Diversity Self-Assessment (CUDSA) 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-Assessment Results report. The OMWI director also conducted a briefing on the results at a public NCUA Board meeting on November 19, 2020. Reports for CUDSA results covering previous years can be found on the [NCUA's Annual Voluntary Credit Union Diversity Self-Assessment page](#).

In 2020, 188 federally insured credit unions (115 federal and 73 state-chartered) submitted CUDSAs. This represents a 59.3 percent increase over the 118 self-assessments submitted in 2019. Submitting credit unions varied in the number of employees and asset size. Of the 188 submitting credit unions, 104 had more than 100 employees, representing 15.1 percent of the credit unions in this category. The aggregate number of employees working at these credit unions represents 13.6 percent of employees at all federally insured credit unions. Asset sizes ranged from \$1.2 million to \$16.3 billion, with 142 of the 188 credit unions, or 75.5 percent,



reporting \$100 million or more in assets. Data on these credit unions, shown in Figure 20, is based on Call Report data, as of December 31, 2020.

2020 Self-Assessment Reporting Credit Unions Demographics

Total Employees	Credit Union Count	Asset Range	Aggregate Employees
0 – 49	65	\$1,232,399 – \$326,687,478	1,125
50 – 100	19	\$114,733,634 – \$1,043,609,859	1,326
101 – 500	79	\$356,086,401 – \$10,227,549,962	20,130
More than 500	25	\$2,383,470,787 – \$16,310,412,697	21,381
Total	188		43,962

Source: NCUA

Figure 20

Figure 21 is a summary of self-assessment responses from 2016 through 2020 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 2 contains 8 specific components related to the credit union’s proactive implementation of employment practices that expand outreach to diverse individuals. The specific components assess whether the credit union implements diversity and inclusion best practices, such as implementing policies and practices to ensure equal employment opportunities and whether the credit union evaluates its diversity and inclusion programs regularly and identifies areas for future improvement.

Detailed summary information with aggregated responses for each standard and component is in Appendix VI on page 55.



Average Responses For Each Standard

Diversity Self Assessment Standard	Average Affirmative Response					Average Negative Response				
	2020	2019	2018	2017	2016	2020	2019	2018	2017	2016
	188 CUs	118 CUs	81 CUs	64 CUs	35 CUs	188 CUs	118 CUs	81 CUs	64 CUs	35 CUs
1. Leadership and organizational commitment to diversity and inclusion	60.1%	55.6%	56.6%	46.1%	53.6%	39.9%	44.4%	43.4%	53.9%	46.4%
2. Workforce profile and employment practices	57.7%	48.2%	47.2%	53.6%	52.6%	42.3%	51.8%	52.8%	46.4%	47.4%
3. Procurement and business practices – supplier diversity	10.4%	7.7%	4.8%	7.3%	7.3%	89.6%	92.3%	95.2%	92.7%	92.7%
4. Transparency of organizational diversity and inclusion	21.2%	17.2%	14.2%	20.1%	21.5%	78.8%	82.8%	85.8%	79.9%	78.5%
5. Monitoring and self-assessment of diversity policy and practices	29.4%	29.0%	29.6%	23.8%	22.1%	70.6%	71.0%	70.4%	76.2%	77.9%

Source: NCUA

Figure 21

Since the Credit Union Diversity Self-Assessment launched in 2016, approximately 275 unique credit unions submitted the CUDSA for at least one year. Historically, credit unions that conduct the self-assessment more than once show marked improvement from year to year. Eighty of the 118 credit unions that submitted a self-assessment in 2019 also submitted a self-assessment in 2020. The asset range for these credit unions in 2020 was between \$2.0 million to just under \$10.0 billion. Collectively, these credit unions employed approximately 17,000 individuals, with a range of between 0 and 945 employees.



As indicated in Figure 22, these 80 credit unions reported year-over-year improvement in all five broad standards and reported higher affirmative responses than credit unions who did not report in consecutive years. This suggests these credit unions might be actively working on diversity and inclusion and regularly monitoring and assessing their efforts.

Credit Unions Reporting in Both 2020 and 2019

(80 Credit Unions Reporting)

Diversity Self Assessment Set of Standards	Affirmative		Negative	
	2020	2019	2020	2019
Leadership/Organizational Commitment to Diversity and Inclusion	67.1%	63.6%	32.9%	36.4%
Proactive Implementation of Employment Practices that Expand Outreach Efforts to Diverse Individuals	68.0%	58.2%	32.0%	41.8%
Consideration of Supplier Diversity in Procurement and Business Practices	13.6%	9.3%	86.4%	90.7%
Promotion of Transparency of Diversity and Inclusion Practices	26.6%	22.4%	73.4%	77.6%
Monitoring and Assessment of Diversity Policies and Practices	39.2%	35.6%	60.8%	64.4%

Source: NCUA

Figure 22

Education and Outreach

Growth and Momentum

There has been marked growth and momentum in the credit union system around diversity, equity, and inclusion. The NCUA’s influence in this space has been undeniable. In addition to the programs and support offered by OMWI, the NCUA’s Board Members have been intentional about discussing the importance and value of diversity, equity, and inclusion at every opportunity. More credit unions are using the CUDSA and submitting it to OMWI. More credit unions are hiring chief diversity officers and focusing on increasing diversity in their boardrooms. More credit unions are reaching out to the NCUA for guidance on starting and advancing diversity, equity,



and inclusion. Throughout the credit union system, multiple groups and initiatives are being formed to promote and support diversity, equity, and inclusion. OMWI will continue to stimulate this growth and build on this momentum through the programs and initiatives planned for 2021.

Participation in Industry Events

The COVID-19 pandemic limited the NCUA's staff from participating in or offering in-person events in 2020. However, OMWI staff participated in several virtual events during the year. Some are listed below:

Credit Union Diversity Event Participation

Date	Organization	Topic
5/29	National Association of Federally Insured Credit Unions	Invest in DEI
6/17	Schools First Credit Union	Panelist on Racial Injustice Panel
6/17	Credit Union Insight	DEI and OMWI Role Podcast
7/10	Cornerstone League	DEI Panel
7/21	United Nations Federal Credit Union	Courageous Conversations Panel
7/24	Northwest Credit Union Association	Keynote: Board Leadership Recruitment
7/30	Wisconsin Credit Union League	Exploring Why: DEI Panel
8/14	African American Credit Union Coalition	DEI: Here, Now, Forever Panel
9/9	CrossState Credit Union Association	Diversity, Equity and Inclusion: Beyond the Buzz
9/15	Filene	DEI Panel
9/24	Metropolitan Area Credit Union Management Association	Keynote: The Power of Inclusion
10/7	National Cooperative Business Association Cooperative League of the USA	DEI Panel
10/15	African American Credit Union Coalition	Ohio DEI Townhall Panel

Figure 23



Opportunities and Next Steps

In 2021, the NCUA will initiate several outreach efforts to promote diversity, equity, and inclusion and further engage the credit union industry. Specifically:

- ▶ In mid-2021, the NCUA will establish a newsletter to communicate the latest diversity, equity, and inclusion related news, training, and conference schedules to the credit union industry. Through this newsletter, the NCUA will also continue to share best practices and resources;
- ▶ In mid-2021, the NCUA will begin hosting quarterly webinars on various DEI topics;
- ▶ Later in 2021, the NCUA will host a DEI Summit. It will be a multi-day virtual event; and
- ▶ By the end of 2021, the NCUA will offer the first in a series of DEI training modules available to credit unions at no charge. These training modules will be available on demand for credit unions.

Financial Inclusion Outreach

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 (OCFP).



Accomplishments

Pathways to Consumer Financial Well-Being: The Importance of Financial Inclusion and Minority Depository Institutions Webinar

The Offices of Consumer Financial Protection and Credit Union Resources and Expansion co-hosted a webinar for the credit union industry on October 21, 2020. The webinar featured three minority depository institution credit unions from across the country that addressed the promising financial literacy and financial inclusion products and services, resources, partnerships, and initiatives offered to their members. The credit unions serve members of every minority group (according to the MDI Preservation Program definitions). The webinar also highlighted the NCUA's new initiative: **Advancing Communities through Credit, Education, Stability and Support**, or ACCESS. The broadcast was viewed by representatives from state and local governments, the federal government, credit unions, credit union leagues, private sector organizations, consumers, consumer groups, and non-profit foundations. The agency emphasized an expanded commitment to economic inclusion and financial literacy and featured several credit unions who demonstrated the success of their current efforts.

Virtual Outreach on Critical Consumer Financial Protection Issues

OCFP led the coordination of, and participated in, a variety of virtual broadcasts in 2020 to maintain industry and consumer awareness of important consumer financial protection matters. These broadcasts addressed issues such as COVID-19's impact on consumers, elder financial abuse, fraud prevention, investor education, credit union financial inclusion programs and best practices, resources for service members, veterans and their families, share insurance program education, barriers to economic mobility, and a range of other topics and issues. These efforts collectively reached over 6,000 stakeholders nationwide.

High School Scholars Internship Program

The NCUA, through its OHR, OCFP, and OMWI, collaborated with the OCC, Consumer Financial Protection Bureau, and the Washington, D.C. Department of Employment Services in planning support of the six-week High School Scholars Internship Program. OCFP provided more than 100 student interns from across these agencies with customized virtual instruction on financial literacy topics. OCFP also facilitated



financial literacy projects and conducted other learning activities for the students, most of whom were from underserved communities.

COVID-19 Consumer Financial Protection Resources

The NCUA developed materials for its public-facing websites, [MyCreditUnion.gov](https://mycreditunion.gov) and [NCUA.gov](https://ncua.gov), to provide information about the agency's national COVID-19 response. The outreach included frequently asked questions for consumers, links to COVID-19 responses for other federal agencies, and other related webinars and social media.

Outreach and Partnerships

In 2020, OCFP participated in a variety of financial literacy virtual 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 and financial inclusion 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 and Collaborations

The NCUA participated in the following national campaigns and initiatives to promote financial literacy and consumer financial protection resources, expand consumer access to financial services, and encourage credit union financial literacy and financial inclusion activities:

- ▶ America Saves Week;
- ▶ American Savings and Education Council;
- ▶ Department of Defense Roundtables;



- ▶ Earned Income Tax Credit Awareness Day;
- ▶ Financial Literacy and Education Commission;
- ▶ International Credit Union Day;
- ▶ Inclusiv National Conference;
- ▶ Military Consumer Month;
- ▶ Military Saves Month;
- ▶ National Cyber Security Awareness Month;
- ▶ National Financial Capability Month;
- ▶ National Preparedness Month; and
- ▶ Older Americans Month.

Opportunities and Next Steps

The agency, through OCFP, will continue to support credit unions' financial literacy and financial inclusion efforts and raise consumer awareness of credit union services. The agency will continue to participate in national initiatives such as the Financial Literacy and Education Commission, and other initiatives that seek to improve the financial literacy and well-being of consumers nationwide.



APPENDIX I: NCUA Workforce Diversity Data

Demographic Group	2020 Total	2020 Percent	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent
Women	494	43.0%	492	43.6%	489	43.9%	505	44.3%	530	44.3%
Men	655	57.0%	637	56.4%	624	56.1%	634	55.7%	667	55.7%
White	799	69.5%	791	70.1%	782	70.3%	820	72.0%	869	72.6%
Black/African American	175	15.3%	168	14.9%	163	14.7%	171	15.0%	180	15.0%
Asian/Pacific Islander	86	7.5%	75	6.6%	71	6.4%	73	6.4%	76	6.3%
Hispanic/Latino	75	6.5%	68	6.0%	71	6.4%	58	5.1%	54	4.5%
American Indian/Alaska Native	7	0.6%	6	0.5%	5	0.5%	8	0.7%	10	0.8%
Multiracial	7	0.6%	21	1.9%	21	1.9%	9	0.8%	8	0.7%
Total employees	1,149	100%	1,129	100%	1,113	100%	1,139	100%	1,197	100%
Total minorities	350	30.5%	338	29.9%	331	29.7%	319	28.0%	328	27.4%

Source: NCUA

Prior year data adjusted to match EEOC definition of race and national origin.

Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.



Office of the Chairman

Annual Diversity and Inclusion Statement

October 2020

The National Credit Union Administration affirms its support for diversity, equity, and inclusion throughout the NCUA's workforce and business practices. The NCUA upholds the belief that diversity, equity and inclusion are business imperatives that are directly tied to the agency's success in achieving its mission and goals.

The NCUA views diversity in its broadest definition to include both the visible and invisible qualities that make each person who they are, and we seek to reflect this diversity in our workforce. We value the unique set of talents, skills, experiences, and perspectives each employee contributes toward the agency's mission. Further, we strive to maintain an inclusive environment where each person is respected for who they are and what they bring to the agency. We offer a workplace in which all employees can fully engage and achieve his or her potential.

Besides supporting diversity in our workforce and workplace, the NCUA values diversity in our business activities. To that end, the agency follows fair and inclusive procurement policies and practices to ensure we work with vendors and suppliers who represent the diversity of our nation. We also support and promote diversity, equity and inclusion within the credit union system. We believe that a more diverse, equitable, and inclusive credit union system is a more safe and sound credit union system.

Furthermore, the NCUA prioritizes financial inclusion. In 2020, NCUA launched **ACCESS**, a new financial inclusion initiative which builds on the agency's past successes to bring more Americans into the financial mainstream. **ACCESS** will include expanded policies and programming in the areas of access to credit, consumer financial education, stability for credit unions serving underserved areas and support for greater employment opportunities among diverse communities. NCUA's commitment to **ACCESS** will be supported with executive sponsorship from the Office of the Executive Director and the Office of the Chairman. Through **ACCESS**, NCUA will support the "people helping people" ethos which is integral to the credit union system.

On behalf of the NCUA Board, I as NCUA Chairman affirm this agency's commitment to ensuring diversity in our workforce, inclusion in our workplace and business activities, and to creating an inclusive culture where differences are valued.

A handwritten signature in blue ink that reads "Rodney E. Hood".

APPENDIX III: 2020 Policy Statement on Equal Employment Opportunity



Office of the Chairman

Annual Equal Employment Opportunity Policy Statement September 22, 2020

The National Credit Union Administration supports and promotes the principles of Equal Employment Opportunity in the workforce. The agency strives to maintain an environment where every employee is treated fairly with dignity and respect at all times. The agency prohibits discrimination on the basis of age, color, disability, sex (pregnancy, sexual orientation, and gender identity), genetic information, national origin, race, religion, and reprisal. 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 personnel and employment programs, management practices and decisions, including, but not limited to, recruitment, hiring practices, appraisals, merit promotions, transfers, reassignments, training, and career development programs, benefits and separations. These protections ensure all employees have the freedom to perform their job duties and compete for development and promotional opportunities on a fair and level playing field.

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 zero tolerance for both sexual and non-sexual harassment. Managers and supervisors responsible and held accountable for monitoring the work environment and ensuring 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. Reprisal against employees who engage in protected activities is prohibited. Employees 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.



APPENDIX IV: FEVS Inclusion Proxy Scores

Question number		Question included in the Inclusion Proxy	2020	2019	2018	2017	2016
New IQ	2020 Proxy						
23	10	In my work unit, steps are taken to deal with a poor performer who cannot or will not improve.	48.0%	41.0%	41.6%	41.9%	39.4%
24	12	In my work unit, differences in performance are recognized in a meaningful way.	54.9%	42.8%	44.3%	43.0%	46.9%
45	20	My supervisor is committed to a workforce representative of all segments of society.	83.0%	77.1%	73.6%	75.8%	75.8%
58	29	Managers promote communication among different work units (for example, about projects, goals, needed resources).	66.5%	60.3%	54.4%	58.9%	60.2%
42	19	My supervisor supports my need to balance work and other life issues.	87.3%	82.3%	80.5%	80.8%	82.5%
48	22	My supervisor listens to what I have to say.	85.5%	80.3%	79.9%	80.5%	80.2%
49	23	My supervisor treats me with respect.	88.3%	85.5%	83.4%	83.9%	86.4%
3	2	I feel encouraged to come up with new and better ways of doing things.	65.8%	54.3%	55.2%	56.2%	61.7%
11	6	My talents are used well in the workplace.	70.3%	62.0%	61.7%	64.9%	67.7%
AVERAGE SCORE FOR PROXY QUESTIONS			72.2%	65.1%	63.8%	65.1%	66.8%

Source: NCUA and OPM



APPENDIX V: NCUA Supplier Diversity Data

NCUA Contract Awards

	2020 Total	2020 Percent	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent
Minority- OR women-owned	\$22,443,092	33.2%	\$30,791,743	43.0%	\$29,272,108	45.0%	\$17,198,608	39.0%	\$13,867,702	32.4%
Minority-owned	\$5,628,934	8.3%	\$9,232,095	12.9%	\$12,024,076	18.5%	\$5,129,053	11.6%	\$3,452,466	8.1%
Women-owned	\$12,909,153	19.1%	\$17,521,713	24.5%	\$13,711,281	21.1%	\$9,198,616	20.9%	\$9,118,238	21.3%
Minority AND women-owned	\$3,905,005	5.8%	\$4,037,935	5.6%	\$3,536,751	5.4%	\$2,870,940	6.5%	\$1,296,998	3.0%
Asian/Pacific Islander	\$5,279,420	7.8%	\$7,183,304	10.0%	\$9,024,737	13.9%	\$5,188,342	11.8%	\$4,384,830	10.2%
Black/African American	\$2,887,326	4.3%	\$5,609,710	7.8%	\$5,649,072	8.7%	\$2,572,675	5.8%	\$206,043	0.5%
Hispanic/Latino	\$1,367,193	2.0%	\$114,062	0.2%	\$289,898	0.5%	\$139,455	0.3%	\$158,592	0.4%
American Indian/Alaska Native	\$0	0.0%	\$362,954	0.5%	\$597,120	0.9%	\$99,520	0.2%	\$0	0.0%
Other Minority	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%
Total Awards	67,517,190		\$71,633,906		\$65,049,098		\$44,114,626		\$42,855,530	

Source: NCUA

Minority-owned breakdown by race also includes those that are both minority-owned and women-owned. Native Hawaiians and Other Pacific Islanders are included in Asian/Pacific Islander due to small numbers.



NCUA Vendor Payments

	2020 Total	2020 Percent	2019 Total	2019 Percent	2018 Total	2018 Percent	2017 Total	2017 Percent	2016 Total	2016 Percent
Minority- OR women-owned	\$21,369,651	33.4%	\$31,724,606	42.8%	\$21,900,299	44.4%	\$16,153,043	39.8%	\$12,835,800	30.8%
Minority-owned	\$5,791,141	9.1%	\$11,957,939	16.1%	\$7,541,348	15.3%	\$4,206,277	10.4%	\$1,636,740	3.9%
Women-owned	\$12,411,306	19.4%	\$16,783,551	22.6%	\$11,389,904	23.1%	\$9,429,862	23.3%	\$9,975,393	24.0%
Minority AND women-owned	\$3,167,203	5.0%	\$2,983,116	4.0%	\$3,220,047	6.5%	\$2,516,904	6.2%	\$1,222,667	2.9%
Total Paid	\$63,980,996		\$74,138,580		\$49,350,631		\$40,549,874		\$41,633,369	

Source: NCUA



APPENDIX VI: 2020 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 to promoting diversity and inclusion in both employment and contracting and 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.	46.3	53.7
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.	71.3	28.7
3. Regularly conducts training and provides educational opportunities on equal employment opportunity and on diversity and inclusion.	65.4	34.6
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.	84.6	15.4
b. Selection of board member candidates and senior management.	73.4	26.6
5. Includes diversity and inclusion considerations in our strategic plan for recruiting, hiring, retention, and/or promotion of our workforce.	69.2	30.8
6. Includes diversity and inclusion considerations in our strategic plan in contracting with vendors.	35.1	64.9



In a manner reflective of our size and other characteristics, our credit union:	Yes	No
7. Provides regular (such as quarterly) progress reports on diversity and inclusion efforts to our board of directors or senior management.	35.6	64.4

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.	91.5	8.5
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. ⁶	59.6	40.4
b. Conducting outreach to educational institutions serving significant or predominately minority, women, or other diverse student populations.	47.9	52.1
c. Participating in conferences, workshops, and other events that attract minorities, women, or other diverse individuals to inform them of employment and promotion opportunities.	57.5	42.5
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.	44.7	55.3

⁶ "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
4. Cultivates relationships with professional organizations or educational institutions that primarily serve minority, women, or other diverse individuals or organizations.	58.0	42.0
5. Evaluates our diversity and inclusion programs regularly and identifies areas for future improvement.	52.7	47.3
6. Use analytical tools, including quantitative and qualitative data, to assess, measure, and track:		
a. Our workforce diversity at all levels, including supervisory and executive ranks, by race, ethnicity, gender, or other diverse categories.	67.0	33.0
b. The inclusiveness of our employment practices for hiring, promotion, career development, internships, or retention, by ethnicity, gender, or other diverse category.	54.8	45.2
7. Holds management accountable for diversity and inclusion efforts, for example by ensuring these efforts align with business strategies or individual performance plans.	43.1	56.9

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.⁷ 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.

7 See the NCUA Business Activity Diversity section of *NCUA's 2014 OMWI Congressional Report* and prior reports for detailed examples on how to implement supplier diversity policy and practices that aid in expanding contracting and procurement opportunities to minority-owned and women-owned businesses.



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.	11.2	88.8
2. Has leadership support to incorporate supplier diversity into business planning cycles or initiatives.	33.5	66.5
3. Has an established policy to solicit bids from a certain number or percentage of qualified minority- and women-owned businesses.	4.3	95.7
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.	6.9	93.1
5. Uses metrics to identify a baseline and track:		
a. The total amount we spend annually buying and contracting goods and services.	22.9	77.1
b. The availability of relevant minority- and women-owned businesses to compete in our contracting opportunities.	4.8	95.2
c. The amount we spend with minority- and women-owned businesses.	5.3	94.7
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.	4.3	95.7
e. The changes related to the above items over time.	3.7	96.3
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.	15.4	84.6
b. Maintaining a listing of qualified minority- and women-owned businesses that may bid on upcoming contracting opportunities.	7.5	92.5
c. Having an ongoing process to publicize our contracting opportunities.	6.4	93.6
7. Encouraging prime contractors to use minority- and women-owned subcontractors by incorporating this objective in their business contracts.	9.0	91.0



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).	34.6	65.4
b. Demographic information on supplier diversity (contracting activities).	3.7	96.3
c. Demographic information on the board members and other officials.	26.6	73.4
d. Information on sponsorships or partnerships with diverse organizations.	37.2	62.8
e. Other information on our diversity and inclusion efforts.	24.5	75.5



In a manner reflective of our size and other characteristics, our credit union:	Yes	No
2. Makes the following information public:		
a. Our diversity and inclusion strategic plan.	8.0	92.0
b. Our policy on the credit union’s commitment to diversity and inclusion in the workforce.	28.2	71.8
c. Our policy on the credit union’s commitment to diversity and inclusion to supplier diversity.	5.9	94.1
d. Our efforts and progress toward achieving diversity and inclusion in our workforce and contracting activities.	13.3	86.7
3. Publicizes opportunities that promote diversity and inclusion, which may include:		
a. Employment and internship opportunities.	48.9	51.1
b. Contracting opportunities.	7.5	92.5
c. Mentorship or developmental programs for employees.	34.0	66.0
d. Developmental programs for potential contractors.	3.2	96.8



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.	47.3	52.7
2. Modifies our diversity policies and practices based on the results of the self-assessment or evaluation of our diversity policies and practices.	41.0	59.0
3. Provides information pertaining to the self-assessment or evaluation of our diversity policies and practices to the NCUA's OMWI director annually.	21.3	78.7
4. Publishes information pertaining to our assessment of our diversity policies and practices.	8.0	92.0



Key Terms and Acronyms

ADA: Americans with Disabilities Act

<https://www.ada.gov/>

AHORA: Amigos and Hispanics of Regulatory Agencies

ACCESS: Advancing Communities through Credit, Education, Stability and Support

AMAC: the NCUA's Asset Management and Assistance Center

APIC: Asian Pacific Islander Connection, the NCUA's ERG for Asian Americans, Hawaiians, Pacific Islanders and allies

CLF: Civilian labor force

CDI Council: the NCUA's Culture, Diversity, and Inclusion Council

CUDSA: the NCUA's Credit Union Diversity Self-Assessment

CULTURA: Creating Unity, Learning to Understand, Recognizing All, the NCUA's ERG for Hispanic and Latino employees and allies

DEI: Diversity, equity, and inclusion

Dodd-Frank Act: Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010

<https://www.congress.gov/bill/111th-congress/house-bill/4173/text>

EEOC: Equal Employment Opportunity Commission

<https://www.eeoc.gov/>



EOP: Equal Opportunity Publications

ERG: Employee resource group

FEVS: Federal Employment Viewpoint Survey
<https://www.opm.gov/fevs/>

GFE: Good faith efforts

HACU: Hispanic Association of Colleges and Universities

Inclusion Proxy: A score created by the NCUA to compare the 2020 FEVS results to the results of the 2019 New IQ. The proxy is made of up of nine out of twenty NEW IQ questions that remained in the 2020 FEVS.

LGBTQ+: Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, and those for whom LGBTQ does not accurately represent or reflect their identity. This includes, but is not limited to, asexual, intersex, gender queer, non-binary, pansexual, and transsexual individuals.

MDI: Minority Depository Institutions

MPower: the NCUA's ERG for employees with disabilities, targeted disabilities, and allies

NCUA: National Credit Union Administration
<https://www.ncua.gov/>

NCUA PRIDE: NCUA People Recognizing Individual Differences Equally, the NCUA's ERG for the LGBTQ+ community and allies

New IQ: New Inclusion Quotient index made up of 20 FEVS questions related to inclusion and used to measure progress in fairness, openness, cooperation, support, and empowerment



OCC: Office of the Comptroller of the Currency

<https://www.occ.treas.gov/>

OCFO: the NCUA's Office of the Chief Financial Officer

OCFP: the NCUA's Office of Consumer Financial Protection

OCIO: the NCUA's Office of the Chief Information Officer

OCLE: Occupational civilian labor force

OHR: the NCUA's Office of Human Resources

OFCCP: Department of Labor's Office of Federal Contract Compliance Programs

<https://www.dol.gov/agencies/ofccp>

OMB: White House Office of Management and Budget

<https://www.whitehouse.gov/omb/>

OMWI: the NCUA's Office of Minority and Women Inclusion

OPM: Office of Personnel Management

<https://www.opm.gov/>

RFI: Request for information

Section 508: Section 508 of the Rehabilitation Act of 1973 requires federal agencies to make electronic and information technology accessible to people with disabilities. The law (29 U.S.C § 794 (d)) applies to all Federal agencies when they develop, procure, maintain, or use electronic and information technology. Under Section 508, agencies must give disabled employees and members of the public access to information comparable to the access available to others.

www.section508.gov/manage/laws-and-policies

SEP: Special Emphasis Program



SSP: Senior staff positions

SWAN: Supporting Women At NCUA, the NCUA's ERG for women employees and allies

Targeted disabilities: Targeted disabilities are defined as disabilities that the government has, for several decades, emphasized in hiring because they pose the greatest barriers to employment, such as blindness, deafness, paralysis, convulsive disorders, and mental illnesses, among others. (EEOC)

Umoja: Unity, the NCUA's ERG for Black and African American employees and allies

VANS: Veterans At NCUA Serving, the NCUA's ERG for veteran employees and allies

VIBE: Value differences, Intentionally include, Break biases, Embrace change



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