

Request for Records Disposition Authority

(See Instructions on reverse)

To: **National Archives and Records Administration (NIR)**
Washington, DC 20408

1. From: (Agency or establishment)

National Credit Union Administration

2. Major Subdivision

3. Minor Subdivision

4. Name of Person with whom to confer

Dieter Blume

5. Telephone (include area code)

703-518-6457

Leave Blank (NARA Use Only)

Job Number

11-413-09-1

Date Received

9/29/09

Notification to Agency

In accordance with the provisions of 44 U.S.C. 3303a, the disposition request, including amendments, is approved except for items that may be marked "disposition not approved" or "withdrawn" in column 10.

Date

2 JUL 2011

Archivist of the United States

[Signature]

6. Agency Certification

I hereby certify that I am authorized to act for this agency in matters pertaining to the disposition of its records and that the records proposed for disposal on the attached 5 page(s) are not now needed for the business of this agency or will not be needed after the retention periods specified; and that written concurrence from the General Accounting Office, under the provisions of Title 8 of the GAO Manual for Guidance of Federal Agencies:



is not required



is attached



has been requested

Signature of Agency Representative

[Signature]

Title

Records Officer

Date (mm/dd/yyyy)

3-7-2011

Item Number	8. Description of Item and Proposed Disposition	9. GRS or Superseded Job Citation	10. Action taken (NARA Use Only)
	<p>Program Records Schedule</p> <p>Series 1: Credit Union File (A-G)</p> <p>Series 2: Disapproved and Abandoned Application Files</p> <p>Series 3: Community Development Revolving Loan Program</p> <p>Series 4: Credit Union Liquidation Files (A-C)</p> <p>Series 5: Central Liquidity Facility Files (A-C)</p> <p>Series 6: Special Reports</p> <p>See attached 5 page schedule, which includes superseding citations.</p>		

N1-413-09-1 PROGRAM RECORDS

This schedule covers all records in all media related to the mission and program of the National Credit Union Administration with regard to individual credit unions, with the exception of records held by the Office of the General Counsel, the Office of the Inspector General, or by the NCUA Board and records generated by custom application software created to support the examination and other supervision processes. All records scheduled here may be moved to offsite storage when the volume warrants. All cutoffs are annual unless otherwise specified. All records in this schedule are media-neutral, unless otherwise specified.

Series 1 –Credit Union File [Supersedes N1-413-01-3 #1-5 and N1-413-76-1, #52-55 and 57] All records in this series apply to individual credit unions, whether natural person or corporate. Note that documents submitted by credit unions that are not needed for the conduct of NCUA business are considered non-records. In addition, records collected from credit unions as part of investigations or other activities that have no informational value are considered non-records.

#	Item	Description	Retention
A	Chartering & insurance documents	Charters, charter requests (if approved), and any amendments; bylaws and amendments; certification and special agreements; merger and conversion documents; purchase and assumption documents; charter and insurance investigation reports; suspensions; applications for Federal share insurance and pertinent supporting documents; cancelled charters. Annual volume: 4 CF	PERMANENT. Transfer to the National Archives 5 years after dissolution of the member institution or its successor. If the credit union is liquidated, transfer 10 years after liquidation.
B	Administrative actions & regulatory waivers	Letters of understanding & agreement; preliminary warning letters; cease & desist orders; orders of prohibition; conservatorship decisions; liquidation decisions; civil money penalties; removals of credit union officials; terminations of Share Insurance; revocations of charter; orders to establish special reserves; mergers, purchase & assumptions; and other administrative actions, orders, and special agreements, as well as supporting documentation. Fixed asset waivers; member business lending waivers; Regional Director letters granting regulatory forbearance; and other regulatory waivers. Agreements between the Regional Director and the State Supervisory Authorities. Approved net worth restoration plans, approved revised business plans, and other approved plans. For corporate credit unions, includes Part 704 files. Annual volume: 1 CF	PERMANENT. Transfer to the National Archives 5 years after dissolution of the member institution or its successor. If the credit union is liquidated, transfer 10 years after liquidation.

C	Supervision/administrative documents	Reports of examination performed by State Supervisory Authorities and/or CPA's in lieu of state examinations; CPA audit reports; credit union plans for use of secondary capital accounts; CUSO review reports; riders to bond coverage; examiner recommendations for special action; documents of resolution (DOR); plans of action in lieu of DOR; Bank Secrecy Act violations referred by the examiner; unapproved net worth restoration plans, revised business plans, and other plans; NCUA 4012 'Report of Official and Agreement to Serve' and other forms that contain privacy-related information.	TEMPORARY. Delete/destroy when 7 years old or no longer needed for agency business, whichever is later.
D	Requests and correspondence from credit unions	(With corresponding NCUA responses approving or denying the requests or revoking the item previously granted. Does not include charter or insurance requests which are permanent.) Field of membership expansion requests and all supporting documentation; joint operation approvals; accounting service center approvals; authorizations to sell or lease EDP excess capacity or software; low income designation requests; technical assistance applications; requests to accept non-member deposits; requests for special assistance; requests for temporary (§208) or permanent approval to disburse dividends; requests for un-preapproved CUSO investment; requests for RegFlex designation; notice of additions, replacements, reassignments, or changes in the board of directors, committee members, or senior executive officers for CAMEL 4 and 5 credit unions.	TEMPORARY. Delete/destroy when 7 years old or no longer needed for agency business, whichever is later.
E	Internal NCUA documents	Official copies of examination reports; Division of Supervision reviews of examinations and Supervisory Examiner evaluation forms; state credit union report reviews; correspondence, memoranda, reports, and other work papers associated with individual credit unions.	TEMPORARY. Delete/destroy when 7 years old or no longer needed for agency business, whichever is later.
F	Forms	Contains NCUA forms submitted by credit unions (e.g., NCUA 4000 'Conversion of State Charter to a Federal Charter - Federal Credit Union Investigation Report', NCUA Form 9601, 'Application and Agreements for Insurance of Accounts', NCUA Form 9501 'Certificate of Insurance') except those forms that contain privacy-related information. Annual volume: .5 CF	PERMANENT. Transfer to the National Archives 5 years after dissolution of the member institution or its successor. If the credit union is liquidated, transfer 10 years after liquidation.
G	Consumer complaints against credit unions	Contains records of complaints, as well as agency responses, filed by individual people against specific credit unions.	TEMPORARY. Delete/destroy after 7 years.

Series 2 – Disapproved and Abandoned Application Files [Supersedes N1-413-76-1 #52 (in part)]

Description	Retention
Contains disapproved requests for charters and corresponding documents, including examiners' reports of investigations. Note that approved application files belong in Series 1 of this schedule.	TEMPORARY. Delete/destroy 7 years after disapproval or when no longer needed for agency business, whichever is later.

Series 3 – Community Development Revolving Loan Program [Supersedes N1-413-93-1, #52-56]

Description	Retention
Contains original application for funds; evaluation information; award, denial, and deferral letters; loan agreements and promissory notes; reimbursement and payment requests; quarterly statements of account; evidence of payment (copies of check or confirmation numbers for electronic payments); and correspondence and supporting documentation.	TEMPORARY. Delete/destroy 7 years after (a) loan is denied, repaid, or cancelled; or (b) grant obligations are satisfied; may be retained longer is needed for agency business.

Series 4 – Credit Union Liquidation Files [Supersedes N1-413-94-1 and N1-413-76-1 #56] NOTE: This series covers both voluntary and involuntary liquidations as well as purchase & assumptions. The volume and type of records depends on the nature of the liquidation and whether or not fraud or embezzlement is involved. Note as well that documents covered in Series 1 of this schedule should be handled in accordance with the retention policies of those items.

#	Item	Description	Retention
A	Liquidation records	Contains all records necessary to support that creditors were paid and assets equitably distributed, including books and records of the credit union prior to liquidation; records of transactions since liquidation; journal vouchers; general ledgers; individual share and loan ledgers; bank statements and canceled checks; accountings of cash received and disbursed; daily transaction records; loan documents; payout records; bills; correspondence; liquidation case files; quit claim deeds; title and property releases; lists of shares and loans; liquidation balances; charter cancellation memos; documents dealing with estate, FOIA, and other issues; Notice of Liquidation to Creditors; proof of publication; etc. Also contains the liquidation plan, where such plan exists.	TEMPORARY. Delete/destroy 20 years after liquidation is complete. Superseded by Job / Item number: <u>DAA-0413-2017-0001-0001,0002,0003,0005,0007</u> Date (MM/DD/YYYY): <u>08/24/2017</u>
* B	Loan and collection files	Contains documents concerning outstanding debt of members, including original notes, collateral, and other loan information.	TEMPORARY. Delete/destroy 5 years after debt has been paid off or when no longer needed for agency business, whichever is later.
** C	Reports and miscellaneous files	Contains financial statements, reports, and other documents supporting daily business transactions after liquidation has begun.	TEMPORARY. Delete/destroy when no longer needed for agency business

* Superseded by Job / Item number:

DAA-0413-2017-0001-0006

Date (MM/DD/YYYY):

08/24/2017

** Superseded by Job / Item number:

DAA-0413-2017-0001-0004,0005

Date (MM/DD/YYYY):

08/24/2017

Series 5 – Central Liquidity Facility Files [Supersedes N1-413-93-1, #48-51]

#	Item	Description	Retention
A	Active member CU file	Contains applications and agreements for membership in the CLF; repayment, security and credit reporting agreements; statements of financial condition; annual stock subscriptions statements; incoming and outgoing correspondence; capital stock member quarterly statements of account; memoranda; reports	TEMPORARY. Delete/destroy 7 years after the CU becomes inactive, drops its membership, or when no longer needed for agency business, whichever occurs later.
B	Capital Stock Subsidiary reports	Trial balance and posting journal – 01 and 02 accounts; activity recap summaries – 01 and 02 accounts; combined activity recap summaries	TEMPORARY. Delete/destroy when 3 years old or when no longer needed for agency business, whichever occurs later.
C	Capital Stock Subsidiary forms and logs file	CLF new member and member maintenance source documents; CLF transaction entry source documents; cumulative transaction logs for 01 and 02 accounts	TEMPORARY. Delete/destroy when 3 years old or when no longer needed for agency business, whichever occurs later.

Series 6 – Special Reports [Supersedes N1-413-76-1 #51]

Description	Retention
Contains formal and supplemental reports filed by credit unions, regional offices, or the central office, outside any regular recurring reporting requirement, to meet a specific need of NCUA. These reports concern one or more individual credit unions, and may be prepared in response to a data call. Reports that deal with the credit union industry in general or a subset of the industry do not belong in this series, nor do Board briefing books. Any documents submitted that include identifiable credit union member information, like loan or share information, must be destroyed as quickly as possible, prior to long-term storage of any associated reports. Note that most reports are covered by the NCUA Administrative Records Schedule (N1-413-09-2).	TEMPORARY. Delete/destroy when 7 years old or no longer needed for agency business, whichever is later.