

Office of the Ombudsman Overview



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Shameka Sutton: Acting Ombudsman, Office of the Ombudsman

Amanda Parkhill: Acting Director, Office of Examination and Insurance

Agenda

Office of the Ombudsman

- Purpose
- Program

Post Exam Survey

- 2024 Observations
- Examiner In Charge Feedback
- Credit Union Feedback
 - Exam Procedures

Office of the Ombudsman

Riegle Community Development Act 1994

Requires each federal banking agency to appoint an Ombudsman that:

- Acts as a liaison between the agency and any affected person with respect to any problem such party may have in dealing with the agency resulting from the regulatory activities of the agency

AND

- Ensures that safeguards exist to encourage complainants to come forward and preserve confidentiality

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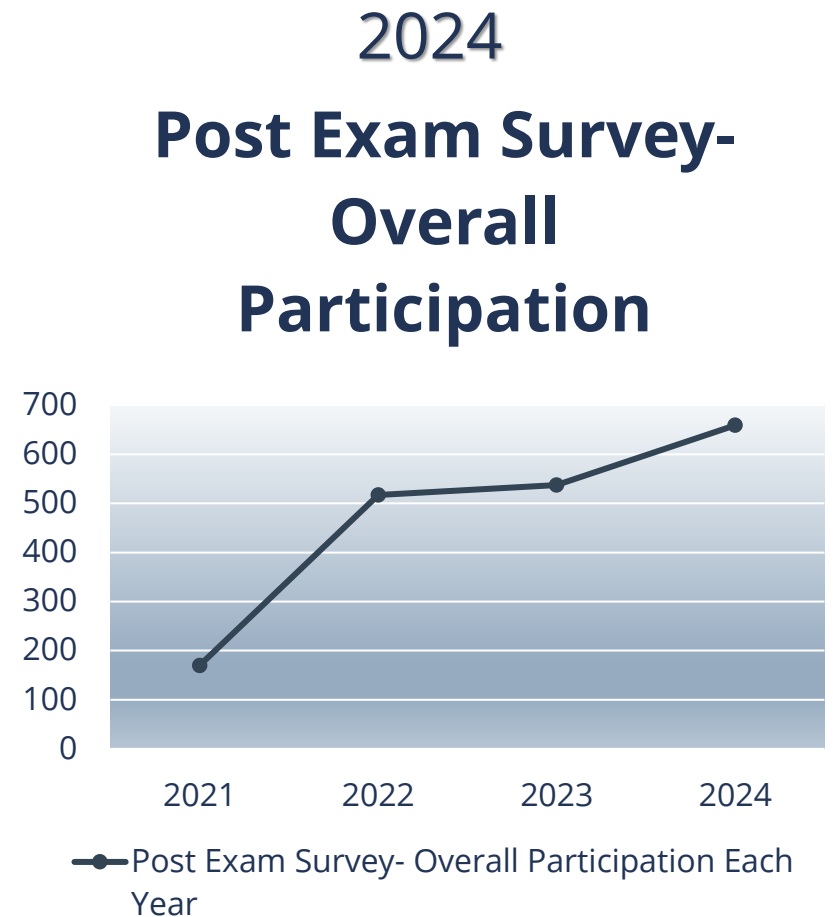
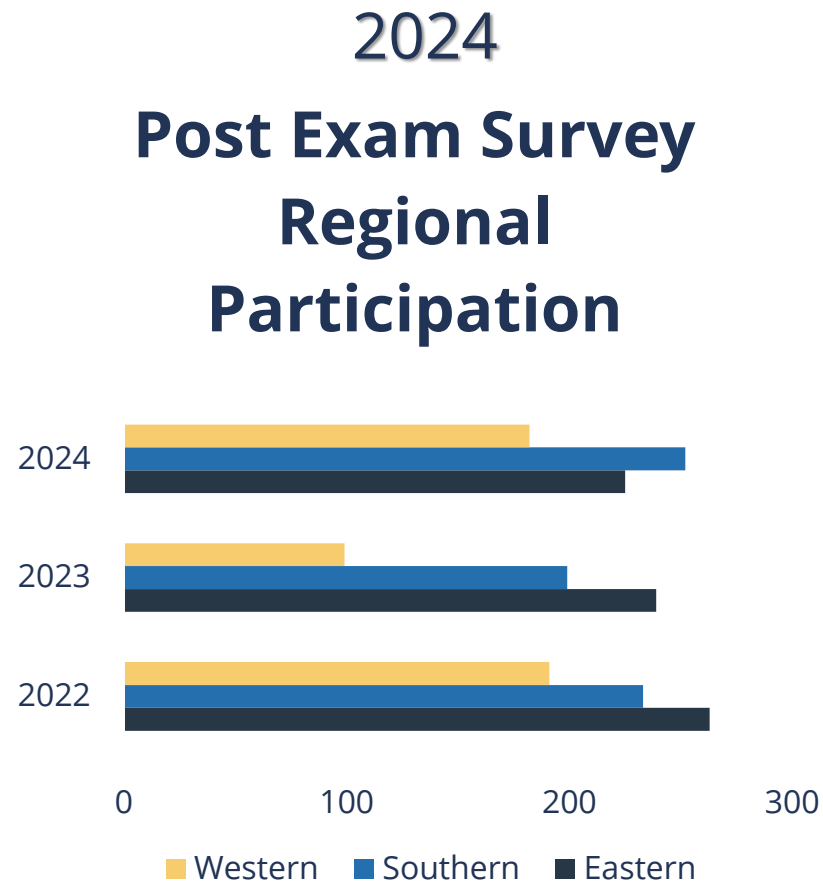
Programs

**Case Management and
Data Analysis Program**



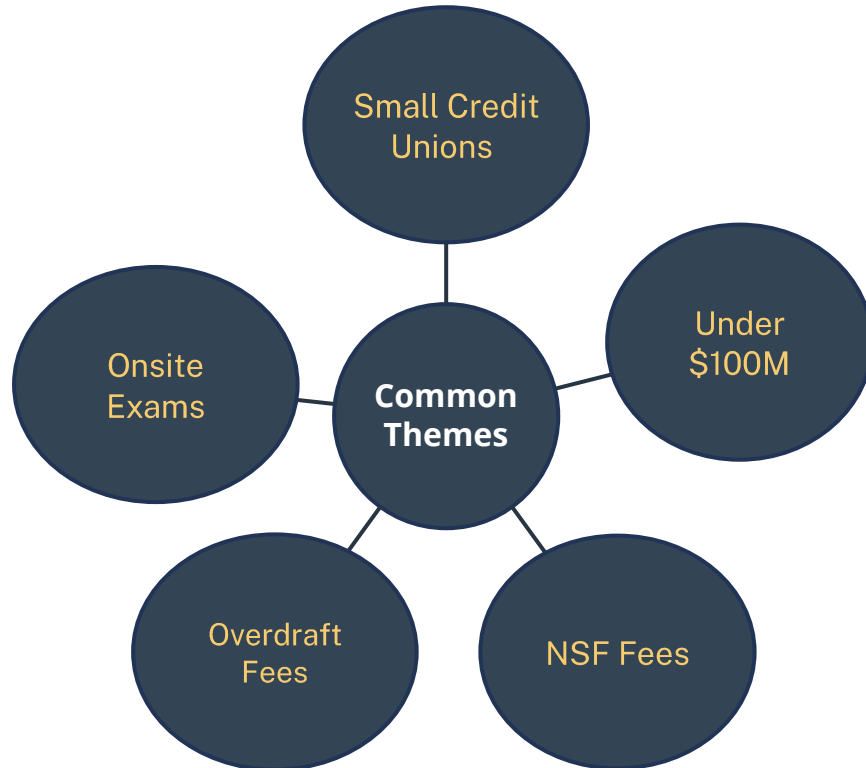
**Stakeholder Engagement
and Outreach Program**

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Examiner in Charge Feedback *Onsite Exams & Small Credit Unions*



Credit Union Feedback

***41% Reported too many
duplicative requests***

"Items that were loaded on the secure portal were asked for again at the time of the exam."

"During the exam, my examiner asked for items that had been requested and provided before the exam started."

"Initial requests were received and then examiners did not review, or changes requested after exam had started."

"There is no coordination between examiners, and they rarely check the portal to see what information has already been provided."

Actions for Minimizing Duplicate Requests for Exam Documents

- Modify the MERIT examination system
- Research potential system enhancements
- Explore artificial intelligence tools
- Improve secure file sharing/transfer setup, templates, and procedures
- Develop external-facing webpages with guidance for credit unions
- Reaffirm agency policy and update internal examiner guidance
- Provide additional training and best practices

Office of the Ombudsman

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