



# NCUA STRATEGIC PLAN

Calendar Years 2026 through 2030

Published on April 9, 2026

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## MESSAGE FROM THE CHAIRMAN

In September 2025, the National Credit Union Administration (NCUA) convened its first-ever Strategic Planning Town Hall, bringing together credit unions, trade associations, leagues, and credit union service organizations for a focused discussion on the future of the NCUA and the credit union movement. Participants shared ideas on strengthening the credit union system, highlighted emerging risks and opportunities, and provided feedback on the 2022-2026 Strategic Plan to inform the future of the NCUA. Their insights were instrumental in shaping the direction of this plan.

With that in mind, I am pleased to present NCUA's 2026-2030 Strategic Plan. This plan serves as a clear roadmap for the agency's priorities over the next five years. It emphasizes safeguarding the safety and soundness of the credit union system, protecting the National Credit Union Share Insurance Fund from undue risk, and ensuring credit unions have the flexibility to innovate responsibly – particularly as emerging technologies such as artificial intelligence and digital assets continue to evolve.

NCUA's mission is to enable access to financial services by facilitating safe, sound, and resilient credit unions. To advance that mission, the agency is undertaking a comprehensive review of its regulatory framework to identify and address regulations that are unnecessarily burdensome, obsolete, or duplicative. Going forward, NCUA will remain focused on measurable, material risks, and a disciplined supervisory approach that supports strong oversight while allowing credit unions to best serve their members.

The release of the Strategic Plan coincides with a milestone year for our nation. In 2026, the United States celebrates its 250<sup>th</sup> birthday – commemorating the enduring principles of a government of, by, and for the people. Those principles closely align with the foundation of the credit union movement, particularly the ideals of member ownership, self-governance, and economic independence. This Strategic Plan reinforces those shared values and strengthens both NCUA and the credit unions we oversee in service to their member-owners.

## AGENCY OVERVIEW

Established by Congress in 1970, the NCUA insures deposits at federally insured credit unions, protects the members who own credit unions, and charters and regulates federal credit unions.

NCUA regulates and supervises approximately 4,333 federally insured credit unions holding \$2.4 trillion in assets and serving more than 144 million members across all states and U.S. territories.

Reflecting the NCUA's statutory responsibilities, the NCUA's mission is to ***enable access to financial services by facilitating safe, sound, and resilient credit unions.***

The agency's approach to meeting its statutory responsibilities reflects that credit unions are not-for-profit organizations that exist to serve their members. Members of a credit union share a common bond, also known as the credit union's "field of membership." Credit unions are owned and controlled by the people, or members, who use their services. The members elect a volunteer board of directors to manage their credit union. Credit unions provide a wide array of safe and affordable financial services, including accepting deposits and making loans.

The agency carries out its statutory responsibilities through a nationwide organization of headquarters offices and regional operations that support examination, supervision, insurance, and consumer protection activities.

To support the safety and soundness of federally insured credit unions and protect federally insured deposits, NCUA administers several congressionally authorized funds, including:

- **National Credit Union Share Insurance Fund (Share Insurance Fund)**, which insures members' deposits in federally insured credit unions;
- **NCUA Operating Fund**, which finances agency operations;
- **Central Liquidity Facility**, a contingent source of liquidity for credit unions; and
- **Community Development Revolving Loan Fund**, which supports eligible credit unions serving low-income communities.

The NCUA collaborates with the other financial regulatory agencies through several councils, such as the Financial Stability Oversight Council, the Federal Financial Institutions Examination Council, and the Financial and Banking Information Infrastructure Committee. These councils and committees and their associated task forces and working groups contribute to the success of the NCUA's mission.

## EXECUTIVE SUMMARY

The NCUA's mission, vision, and values guide the agency's priorities and form the foundation of this strategic plan.

**Mission:** Enable access to financial services by facilitating safe, sound, and resilient credit unions.

**Vision:** Every community of common interest has the choice of cooperative credit.

**Values:** The employees of the NCUA are dedicated to maintaining confidence in our nation's system of cooperative financial institutions. We uphold these core values in fulfilling our mission:

- **Results:** We deliver efficient, adaptive, and effective solutions to protect the Share Insurance Fund and ensure the safety and soundness of our nation's federally insured credit unions.
- **Integrity:** We uphold the highest ethical and professional standards, acting with honesty, transparency, and fairness in service to credit unions and their members.
- **Teamwork:** We collaborate internally and externally to share knowledge, align efforts, and achieve common goals that advance the credit union movement.
- **Accountability:** We hold ourselves accountable to the public and one another, making decisions guided by expertise, sound judgment, responsibility, and impartiality.

Over the next five years, the agency will focus on three interrelated priorities. First, the NCUA will continue to safeguard federally insured credit unions by strengthening risk-focused examination and supervision programs, prioritizing material risks, and supporting the long-term stability of the Share Insurance Fund. This includes improving efficiency and effectiveness through enhanced use of data, analytics, and technology.

Second, the agency will foster an environment that enables access to cooperative financial services and responsible innovation. The NCUA will work with stakeholders to identify emerging trends, support the responsible adoption of new technologies, and reduce unnecessary or unduly burdensome barriers to chartering, expansion, and service delivery, while maintaining strong protections for members and federally insured deposits.

Third, the NCUA will strengthen its own capabilities and performance to ensure effective oversight. This includes optimizing enterprise systems and technology, aligning organizational structures with core responsibilities, and strengthening workforce capabilities to improve accountability, execution, and results.

Together, these strategic priorities position the NCUA to fulfill its responsibilities, respond to emerging risks and opportunities, and support a safe, sound, and resilient credit union system that serves members and communities across the nation. The objectives listed below support and complement each of their respective strategic goals. In the agency's future Annual Performance Plans, each strategic objective will be aligned with performance goals with measurable indicators and targets.

STRATEGIC GOALS	STRATEGIC OBJECTIVES
<p><b>Goal 1:</b> Safeguard federally insured credit unions.</p>	<p><b>1.1:</b> Advance risk-focused examination and supervision programs to improve efficiency, prioritize material risks, and reduce unnecessary regulatory or administrative burden.</p> <p><b>1.2:</b> Ensure the long-term stability of the Share Insurance Fund.</p> <p><b>1.3:</b> Expand and augment the use of data, analytics, and artificial intelligence tools to strengthen credit union oversight.</p>
<p><b>Goal 2:</b> Enable access to cooperative financial services and responsible innovation.</p>	<p><b>2.1:</b> Foster an environment where federally insured credit unions can responsibly adopt financial technology, digital assets, and other innovations.</p> <p><b>2.2:</b> Increase collaboration with key stakeholders to identify emerging trends and safeguard the long-term success of cooperative financial services.</p> <p><b>2.3:</b> Enable access to cooperative financial services by reducing unnecessary or unduly burdensome barriers, including for chartering and expansion of services.</p>
<p><b>Goal 3:</b> Strengthen NCUA's capabilities and performance.</p>	<p><b>3.1:</b> Optimize enterprise systems and technology to increase efficiency and performance through enhanced data management, analytics, and automation.</p> <p><b>3.2:</b> Implement and sustain an organizational structure that supports clear accountability, eliminates duplication, and emphasizes the core statutory functions that Congress established the agency to perform.</p> <p><b>3.3:</b> Strengthen workforce capabilities through merit-based hiring, talent management, and enhanced performance management.</p>

## STRATEGIC GOAL 1: SAFEGUARD FEDERALLY INSURED CREDIT UNIONS

The Federal Credit Union Act authorizes the NCUA Board to oversee America’s credit union system and administer the Share Insurance Fund. The NCUA also has statutory responsibility to oversee and ensure adherence to laws and regulations that protect credit union members and ensure the safety and soundness of federally insured credit unions.

Achieving this goal requires effective examination, supervision, and risk management to safeguard federally insured credit unions and the Share Insurance Fund, while supporting the stability and vitality of the cooperative credit union movement. To fulfill this responsibility, the NCUA will pursue the following Strategic Objectives, which focus on risk-focused supervision, long-term Share Insurance Fund stability, and modern oversight capabilities.

- **1.1:** Advance risk-focused examination and supervision programs to improve efficiency, prioritize material risks, and reduce unnecessary regulatory or administrative burden.
- **1.2:** Ensure the long-term stability of the Share Insurance Fund.
- **1.3:** Expand and augment the use of data, analytics, and artificial intelligence tools to strengthen credit union oversight.

### **Strategic Objective 1.1: Advance risk-focused examination and supervision programs to improve efficiency, prioritize material risks, and reduce unnecessary regulatory or administrative burden.**

The NCUA prioritizes its examination and supervision activities on institutions and issues that pose the greatest risk to federally insured credit unions and the Share Insurance Fund. The agency also advances a risk-focused approach to supervision by continually refining how risks are identified and mitigated, including reviewing and updating regulatory and administrative requirements to better align with risk profiles.

Through the advancement of risk-focused examination and supervision programs and the achievement of this objective, the NCUA will strengthen the effectiveness and efficiency of the agency’s supervision programs, further reduce unnecessary regulatory and administrative burden, streamline internal processes, and enable credit unions to better serve their members.

The following NCUA programs and initiatives support this strategic objective:

- Reviewing and updating regulations to support the safety, soundness, and resilience of federally insured credit unions, including removing or amending requirements that are outdated or unnecessarily burdensome.
- Streamlining administrative requirements and processes to reduce burden and improve the efficiency of examination and supervision activities.
- Adopting enhanced examination techniques and supervisory tools that strengthen and maintain high quality risk-focused supervision.
- Allocating examination and supervision resources to institutions and activities that pose the greatest risk.
- Aligning examiner training and guidance with changes to examination and supervision programs, emerging risks, and issues.

### **Strategic Objective 1.2: Ensure the long-term stability of the Share Insurance Fund.**

The NCUA is responsible for maintaining a financially sound Share Insurance Fund that protects credit union member-owners against unexpected losses at failed federally insured credit unions and maintains public confidence in the credit union system. The agency also manages and resolves assets acquired from liquidated credit unions to minimize failure costs to the Share Insurance Fund. Monitoring key financial indicators, the NCUA ensures the Share Insurance Fund remains able to meet its statutory purpose.

Through the effective management of the Share Insurance Fund and the achievement of this objective, the NCUA strengthens its ability to absorb losses, respond to emerging risks, and maintain public confidence in federally insured credit unions.

The NCUA will accomplish this objective by prudently investing the Share Insurance Fund's proceeds while monitoring and responding to changes in the Fund's equity ratio.

The following NCUA programs and initiatives support this strategic objective:

- Identifying and assessing credit union system risks, threats, and vulnerabilities to determine risk magnitude and mitigate unacceptable levels of risk through examination, supervision, and enforcement activities and programs.
- Communicating supervisory priorities to promote vigilance and ensure credit unions continue to strengthen their ability to identify, monitor, and respond to risks while complying with applicable laws and regulations.

- Resolving troubled institutions in a timely manner and at the least long-term cost to the Share Insurance Fund, while seeking to maintain affected members' access to financial services.
- Monitoring and maintaining an equity ratio sufficient to ensure the health of the Share Insurance Fund.

### **Strategic Objective 1.3: Expand and augment the use of data, analytics, and artificial intelligence tools to strengthen credit union oversight.**

NCUA leverages automated systems, data analytics, and advanced technology tools to support examination and supervision programs and enhance oversight and management of risks to federally insured credit unions and the Share Insurance Fund. These capabilities support more consistent, timely, and risk-focused supervision while improving the agency's ability to identify, analyze, and respond to emerging risks across the credit union system.

Achieving this objective strengthens the effectiveness and efficiency of examination and supervisory activities by improving risk identification, analysis, and decision making. It also enhances consistency across examination processes and enables the agency to keep pace with innovative and evolving financial and technological services, products, and risk profiles.

The following NCUA programs and initiatives support this strategic objective:

- Accelerating the adoption of additional automated systems, data, and advanced analytical and artificial intelligence tools to improve the efficiency and effectiveness of risk identification, analysis, and decision-making capabilities.
- More closely integrating advanced analytics and enhanced decision-making support tools into examination scoping, scheduling, and CAMELS rating processes.
- Strengthening enterprise data governance and management practices to improve data quality, reliability, and accessibility for examination and supervisory activities.

### **External Factors Impacting Strategic Goal 1**

Stability of the credit union movement is driven in part by economic conditions and consumer behavior, which are outside of the purview of the NCUA's authorities. Specific factors impacting Strategic Goal 1 include:

- Economic conditions that cause credit unions to experience financial stress.
- Rapid technological changes and increasing sophistication of cyberattacks.

- Increasing complexity of credit union products and services.
- Changing consumer preferences for financial products and services.
- Increasing competitive pressures from other types of financial service providers.
- Changes in standards and practices adopted by other regulatory agencies that could affect credit unions.
- Changes in Federal and State laws governing credit unions.

## **STRATEGIC GOAL 2: ENABLE ACCESS TO COOPERATIVE FINANCIAL SERVICES AND RESPONSIBLE INNOVATION**

This strategic goal focuses on ensuring that federally insured credit unions can continue to provide access to cooperative financial services while adapting responsibly to new products, services, and delivery channels. Credit Unions operate in a rapidly evolving financial environment shaped by regulatory change, technological change, emerging business models, and shifting member expectations.

Achieving this goal requires fostering responsible innovation, increasing collaboration with stakeholders, reducing unnecessary or unduly burdensome barriers, and improving the efficiency and effectiveness of chartering, field of membership, and service expansion activities. To advance these outcomes, the NCUA will pursue the following strategic objectives.

- **2.1:** Foster an environment where federally insured credit unions can responsibly adopt financial technology, digital assets, and other innovations.
- **2.2:** Increase collaboration with key stakeholders to identify emerging trends and safeguard the long-term success of cooperative financial services.
- **2.3:** Enable access to cooperative financial services by reducing unnecessary or unduly burdensome barriers, including for chartering and expansion of services.

### **Strategic Objective 2.1: Foster an environment where federally insured credit unions can responsibly adopt financial technology, digital assets, and other innovations.**

Financial services are evolving rapidly as advances in artificial intelligence, blockchain, cryptocurrencies, and other digital assets continue to shape how consumers access and use financial services. As credit unions seek to adopt new technology to increase efficiency, improve service delivery, and remain competitive, NCUA plays an important role in fostering

an environment that permits the safe and prudent adoption of innovative financial products and services.

Accomplishing this objective will support the continued success of credit unions by fostering an environment that supports responsible innovation, promotes effective risk management practices, and ensures that examination, supervision, and regulatory frameworks keep pace with the evolving landscape.

The following NCUA programs and initiatives support this strategic objective:

- Ensuring NCUA's regulations, policies, and programs enable the responsible adoption of financial technologies, digital assets, and other innovative financial products and services credit unions are authorized to use.
- Strengthening knowledge and continued awareness of emerging technologies and innovation trends to build capacity and support risk identification, supervision, and informed oversight.
- Supporting the success of credit unions, including small and new credit unions, through training, Community Development Revolving Loan Fund grants, technical assistance, and other programs.

**Strategic Objective 2.2: Increase collaboration with key stakeholders to identify emerging trends and safeguard the long-term success of cooperative financial services.**

The NCUA collaborates with federal and state regulators and other stakeholders to identify emerging trends and provide a regulatory environment that enables responsible evolution of financial products and services in the credit union sector. Ongoing coordination and information sharing promotes oversight, reduces unnecessary friction, and supports credit unions as financial markets, technologies, and consumer expectations continue to evolve.

By accomplishing this objective, NCUA strengthens its ability to identify emerging risks and opportunities, promote regulatory clarity, and support the long-term success of cooperative financial services through coordinated, informed engagement.

The following NCUA programs and initiatives support this strategic objective:

- Coordinating with federal and state regulators to identify and address emerging risks to the maximum extent possible.
- Expanding opportunities to communicate with, and receive input from, credit unions and other stakeholders, including financial technology organizations and other entities providing products and services to credit unions.

- Engaging with stakeholders to inform policy and regulatory development and guidance, helping ensure oversight approaches remain effective, risk-focused, and responsive to change.
- Collaborating with federal partners to promote accountability and performance in grant-funded programs, helping ensure resources are aligned with national priorities and deliver intended results.

**Strategic Objective 2.3: Enable access to cooperative financial services by reducing unnecessary or unduly burdensome barriers, including for chartering and expansion of services.**

Credit unions play a key role in helping America's families build generational wealth, assisting entrepreneurs finance small businesses, and investing in communities to create jobs and strengthen local economies. One of the ways NCUA supports access to cooperative financial services is by reviewing and approving chartering and expansion requests. NCUA also oversees policies and processes that affect credit unions' ability to serve current and prospective members, including in overlooked or underserved areas.

Accomplishing this objective improves access to cooperative financial services by reducing unnecessary or unduly burdensome barriers, strengthening chartering and field of membership processes, and enabling credit unions to responsibly expand products, services, and membership consistent with applicable laws and regulations.

The following NCUA programs and initiatives support this strategic objective:

- Improving chartering and field of membership policies and processes, including for underserved areas, to remove unnecessary barriers and streamline and automate processes to the maximum extent possible.
- Reviewing and amending regulations consistent with the Federal Credit Union Act to facilitate credit unions' ability to serve current and prospective members.
- Supporting credit union efforts to responsibly expand products and services to meet evolving member needs.

**External Factors Impacting Strategic Goal 2**

Access to credit union services depends on the ongoing engagement and participation of members in their credit unions, which falls outside of the NCUA's control. Specific factors impacting the NCUA's ability to achieve Strategic Goal 2 include:

- Rapid technological changes.

- Changes in consumer preferences for financial products and services.
- Changes in the scope and complexity of credit union products and services.
- Changes to credit union membership demographics or fields of membership.
- Challenges attracting successors for credit union managers and volunteer board members, particularly in small credit unions.
- Credit union consolidation trends.
- Changes in Federal and State laws, and changes in standards and practices adopted by other regulatory agencies that could affect credit unions.

### **STRATEGIC GOAL 3: STRENGTHEN NCUA’S CAPABILITIES AND PERFORMANCE**

The NCUA must maintain strong internal capabilities and performance to effectively carry out its statutory responsibilities. To continue achieving organizational excellence, NCUA must leverage technology, streamline management structures, and cultivate an organization of high-performing employees who are accountable for results.

Achieving this goal requires optimizing technology and data capabilities, aligning organizational structures with core statutory functions, and strengthening the workforce through merit-based hiring, development, and performance management. To support these outcomes, NCUA will pursue the following strategic objectives, which focus on modern enterprise systems, a high-performing workforce, and clear accountability and streamlined operations.

- **3.1:** Optimize enterprise systems and technology to increase efficiency and performance through enhanced data management, analytics, and automation.
- **3.2:** Implement and sustain an organizational structure that supports clear accountability, eliminates duplication, and emphasizes the core statutory functions that Congress established the agency to perform.
- **3.3:** Strengthen workforce capabilities through merit-based hiring, talent management, and enhanced performance management.

#### **Strategic Objective 3.1: Optimize enterprise systems and technology to increase efficiency and performance through enhanced data management, analytics, and automation.**

The NCUA operates in an increasingly complex financial and technological environment that requires strong enterprise systems, robust data capabilities, and secure, modern technology

platforms to support mission performance. To remain effective and responsive, the agency must continuously modernize its systems and tools to reduce duplication, improve data quality, and strengthen decision-making across core functions.

Accomplishing this objective will enable NCUA to streamline and automate internal processes, consolidate and standardize systems where appropriate, strengthen data governance and analytics, and deploy advanced technologies to improve speed, security, accuracy, efficiency, and consistency across agency operations. These optimizations will position the NCUA to leverage technology to deliver faster, more secure services while eliminating unnecessary bureaucracy and improving operational efficiency in a modern, resilient operating environment.

The following NCUA programs and initiatives support this strategic objective:

- Advancing the adoption of emerging technologies, including artificial intelligence enabled tools to improve operational efficiency, data analysis, and decision-making.
- Continuing the modernization of enterprise information technology systems by replacing, retiring, consolidating, or enhancing legacy platforms and systems to improve reliability, security, and performance.
- Strengthening acquisition and procurement capabilities by standardizing processes, leveraging enterprise and government-wide solutions, promoting transparency, and ensuring awards go to high-performing contractors.
- Leveraging government-wide technology platforms and shared services, where appropriate, to meet operational needs, reduce duplication, eliminate redundant investments, and maximize taxpayer value.

**Strategic Objective 3.2: Implement and sustain an organizational structure that supports clear accountability, eliminates duplication, and emphasizes the core statutory functions that Congress established the agency to perform.**

NCUA's organizational structure must support effective execution of its statutory responsibilities while remaining adaptable to an evolving financial services industry and federal mandates for improved service delivery. Clear lines of accountability, well-defined roles, and alignment around core statutory mission functions are essential to delivering against NCUA's mission.

Accomplishing this objective will strengthen organizational effectiveness by streamlining operations, reducing duplication, and aligning resources to fulfill statutory responsibilities. A

more efficient and accountable structure will enable NCUA to operate with greater clarity and consistency while maintaining strong examination and supervision programs.

The following NCUA programs and initiatives support this strategic objective:

- Refining the agency's organizational structure by consolidating major business units, grouping similar roles and responsibilities, eliminating non-statutory functions, and transitioning appropriate stakeholder-facing functions to regional offices.
- Streamlining processes and procedures to reduce unnecessary layers, eliminate low-value activities, accelerate decision-making, and improve operational efficiency.
- Strengthening accountability through clearer, expanded supervisory spans of control and simplified management structures that reinforce responsibility for results.
- Aligning the agency's real estate footprint with mission and workforce needs by improving utilization, reducing costs, eliminating underutilized space, and maximizing shared federal workspace where appropriate

### **Strategic Objective 3.3: Strengthen workforce capabilities through merit-based hiring, talent management, and enhanced performance management.**

To maximize employee contributions to the NCUA's mission, the agency will focus on maintaining an engaged, high-performing workforce with the requisite knowledge and skill needed to execute its mission and deliver results efficiently and effectively, consistent with applicable laws, regulations, and equal employment opportunity requirements.

Accomplishing this objective will strengthen NCUA's ability to execute its core statutory functions by reinforcing merit-based hiring, improving workforce readiness, and aligning performance management with mission outcomes and accountability for results.

The following NCUA programs and initiatives support this strategic objective:

- Strengthening recruiting, vetting, and selection practices to ensure hiring decisions are merit-based, skills-driven, and aligned with statutorily required, mission critical needs.
- Reducing time-to-hire for positions to ensure the agency can quickly deploy talent where it is most needed.
- Updating employee training and performance management programs to reinforce accountability, reward high performance, and address skill gaps.

### External Factors Impacting Strategic Goal 3

The NCUA is subject to labor market fluctuations and technology obsolescence schedules largely outside of its control. Specific factors impacting Strategic Goal 3 include:

- Rapid technological change and the attendant obsolescence of systems, software, and other information technology tools disrupting the NCUA's technology modernization strategies.
- Rising costs of technology, and its ongoing operation and maintenance.
- Security challenges associated with increased reliance on technology.
- Changes in economic conditions or in credit union products and services that may require rapid adjustment of staff skills and agency resources.
- Changes in economic conditions or workforce preferences that affect the availability of qualified candidates or the external employment options of current agency staff.

## PROGRAM EVALUATION

Program evaluations are an integral part of the NCUA's effort to continuously improve and enhance mission performance. External and internal entities evaluate the NCUA's performance using a variety of tools. Principal evaluations are listed below.

The **Government Accountability Office** periodically conducts assessments of NCUA program effectiveness and compliance with its statutory authorities.

Financial audits are conducted annually by an outside audit firm contracted by the agency's **Office of the Inspector General**. The firm audits the NCUA Operating Fund, National Credit Union Share Insurance Fund, Central Liquidity Facility, and the Community Development Revolving Loan Fund.

**United States Office of Government Ethics (OGE)** inspections and/or program reviews are conducted as determined by OGE to ensure NCUA's ethics program complies with established executive branch ethics laws, regulations, and policies.

The **Federal Information Security Modernization Act of 2014** requires the ongoing evaluation of the effectiveness of NCUA's information security program. This includes the evaluation of specific IT controls that are also leveraged within the agency's financial and administrative management systems.

The **Federal Managers Financial Integrity Act of 1950** requires ongoing evaluations and reporting of the adequacy of the systems of internal accounting and administrative control. OIG audits are also conducted throughout the year. These audits are performed in accordance with OIG procedures and include reviews of NCUA programs and program support operations.

The NCUA's **Office of the Chief Economist** is responsible for enhancing the NCUA's understanding of emerging microeconomic and macroeconomic risks by producing meaningful and robust modeling and risk identification tools.

The NCUA's **Enterprise Risk Management** program assesses risks to the NCUA fulfilling its mission and the agency's responses to those risks. NCUA executives evaluate whether the agency's programs operate within Board-approved risk appetites.

The NCUA's **Office of the Chief Financial Officer** is responsible for coordinating review of the agency's performance and focuses on tracking and reporting outcomes that demonstrate efficiency, effectiveness, and results. The agency uses these results to inform its annual report and future strategies, goals, measures, and targets.



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