



NCUA
National Credit Union Administration

2022

Office of Inspector General
Annual Work Plan





OVERVIEW

The National Credit Union Administration (NCUA) Office of Inspector General (OIG) Annual Work Plan (Plan) for 2022 describes those audits that would most benefit the NCUA's mission. In formulating this Plan, we considered:

- The NCUA's Strategic Plan, Annual Performance Plan, and Diversity and Inclusion Strategic Plan;
- Pertinent legislation, including the Federal Credit Union Act (FCU Act), the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act), the Government Performance Results Act, the Chief Financial Officers Act of 1990, the Federal Information Security Modernization Act of 2014 (FISMA 2014), the Sarbanes-Oxley Act, the Privacy Act, the Government Charge Card Abuse Prevention Act of 2012, and the Inspector General Act;
- Congressional activity and testimony by NCUA officials, as well as areas of significant interest to NCUA Board members and the Congress;
- Audits planned and performed by the Government Accountability Office;
- Input obtained from the NCUA Board and executive staff;
- Complaints received and investigations conducted in prior years;
- Request(s) from the Council of Inspectors General on Financial Oversight; and
- The credit union industry's operating environment.

How We Created the Annual Work Plan

The NCUA OIG plans its work to identify and respond to issues that are of greatest importance to the NCUA's mission and related goals. For purposes of the Plan, we identified prospective audit work that is responsive to the agency's strategic goals (see table below).



THE NCUA'S STRATEGIC GOALS¹

STRATEGIC GOAL 1:

Ensure a safe and sound credit union system.

STRATEGIC GOAL 2:

Provide a regulatory framework that is transparent, efficient, and improves consumer access.

STRATEGIC GOAL 3:

Maximize organizational performance to enable mission success

In preparing our 2022 Annual Work Plan, we considered that we did not perform a *mandatory* material loss review (MLR) in 2021. The Federal Credit Union Act, as amended by the Dodd-Frank Act, requires the OIG to conduct an MLR of an insured credit union if the loss to the Share Insurance Fund (SIF) exceeds \$25 million and an amount equal to 10 percent of the total assets of the credit union at the time in which the NCUA Board initiated assistance or was appointed liquidating agent pursuant to the Act. In addition, for any loss to the SIF that does not meet this threshold, the Federal Credit Union Act requires the OIG to conduct a limited-scope review to determine whether unusual circumstances exist related to the loss that would warrant conducting a full-scope MLR.

During 2021, based on a limited scope review of a loss to the SIF below the material loss threshold that we conducted during a prior OIG semiannual reporting period, there was a loss to the SIF below the material loss threshold that we determined that the loss was caused by unusual circumstances that warranted a full-scope MLR. We reviewed the loss to: (1) determine the cause(s) of the credit union's failure and the resulting loss to the SIF, and (2) assess the NCUA's supervision of the credit union.

In addition to MLRs and other mandatory audits, we considered discretionary audit proposals identified by our staff, and from those, selected which would be audits performed in the coming year (see Appendix C). The audit proposals were selected because they related most strongly to the NCUA's mission and the interests of the NCUA Board and Congress.

¹ Source: NCUA Strategic Plan 2018–2022.



RESOURCES

The OIG is composed of 10 full-time positions, including the Inspector General. The audit staff consists of five senior auditors and the Deputy Inspector General, who supervises the auditors. In addition, the OIG relies on contractors to supplement resources by assisting the OIG with conducting the annual financial statement audits, the annual independent evaluation required by FISMA, and any required MLRs.

In addition to the annual financial statement audits and the FISMA evaluation, we use contracting dollars for short term, non-recurring projects. In 2022, our contracting budget for audits is approximately \$1.1 million.

We will defer audits that we cannot accomplish in 2022 to 2023.

This 2022 Annual Work Plan includes the following appendices:

- Appendix A: Planned Audits
- Appendix B: Legal Projects and Investigative Work
- Appendix C: Summary of Planned Audits



APPENDIX A: PLANNED AUDITS

Carryover Audits from 2021 to 2022

Continuity of Operations Program (COOP)

The Office of Continuity and Security Management’s (OCSM) mission is to promote confidence in the credit union system by establishing policy and directing agency operations to analyze and share information on threats to the agency and the credit union system. The federal government has eight national essential functions (NEF) that represent its overarching responsibilities to lead and sustain the nation and to provide the primary focus of the federal government leadership before, during, and after a catastrophic emergency. The NCUA is responsible for supporting NEF 7: “Protecting and stabilizing the nation’s economy and ensuring public confidence in its financial systems.” On June 1, 2009, the White House further assigned select executive branch departments and agencies with Primary Mission Essential Functions (PMEF) in support of these NEFs. The NCUA was assigned a PMEF to “Maintain Solvent Credit Unions: Ensure public confidence in the Nation’s credit unions by maintaining continuous system-wide liquidity and preserving member access to funds and services.”

Objective: Determine whether NCUA’s COOP is: (1) in accordance with applicable laws, regulations, policies, and procedures; and (2) ready and able to execute should the need arise.

Financial Statement Audits (4) for the Year Ending December 31, 2021

The OIG will conduct a review of the NCUA’s reporting entities for the year ending December 31, 2021. This will include the NCUA’s four funds:

- SIF,
- Operating Fund (OF),
- Central Liquidity Facility (CLF), and
- Community Development Revolving Loan Fund (CDRLF).

We conduct these financial statement audits under contract with an independent public accounting firm. Requirements mandate we issue the financial statement audit report within 45 days of NCUA’s calendar year-end.

Objectives: Determine whether the four funds the NCUA administers comply with generally accepted accounting principles (GAAP) and whether the NCUA’s statements present fairly, in all material respects, the financial position, results of operations, and changes in cash flows.



New Starts - Mandatory Audits for 2022

Material Loss Reviews (as necessary)

The Federal Credit Union Act, as amended by the Dodd-Frank Act, requires the OIG to review and report on any credit union material losses to the SIF exceeding \$25 million and 10 percent of the assets of the failed credit union at the time in which the NCUA Board initiated assistance or was appointed liquidating agent pursuant to the Act. In addition, the Federal Credit Union Act/Dodd-Frank Act requires the OIG to conduct a limited review of all non-material losses to the SIF and elevate them to an MLR if they present unusual circumstances.

Objectives: Determine: (1) the cause(s) of the credit union's failure and the resulting loss to the SIF, (2) assess the NCUA's supervision of the institution, including implementation of the prompt corrective action requirements of Section 216 of the FCU Act; and (3) make appropriate observations and/or recommendations to prevent future losses.

Government Charge Card Abuse Prevention Act of 2012 (Charge Card Act)

The Charge Card Act requires all agencies to establish and maintain safeguards and internal controls for charge cards. The Charge Card Act also establishes the Inspector General's risk assessment, audit, and reporting requirements.

Objective: Identify and analyze the risks of illegal, improper, or erroneous charge card purchases and payments and provide and report recommendations – if warranted – to agency management, the Director of the Office of Management and Budget, and the Congress.

Federal Information Security Modernization Act (FISMA) of 2014

The FISMA of 2014 requires each agency to develop, document, and implement an agency-wide program to provide information security for the systems that support the operations and assets of the agency. FISMA includes a requirement that Inspectors General perform an annual evaluation of the agency's program. This evaluation includes testing the effectiveness of information security policies, procedures, and practices of a representative subset of the agency's information systems, and an assessment of the effectiveness of the information security policies, procedures, and practices of the agency. The OIG also assesses the NCUA's privacy program.

Objective: Determine whether the NCUA information security and privacy management policies and procedures comply with FISMA and related federal regulations and standards.

Financial Statement Audit of the NCUA's Schedule of Other Assets and Contributed Capital

The OIG will obtain the NCUA's Schedule of Other Assets and Contributed Capital and subject it to audit. We conduct this review under contract with an independent public accounting firm. The OIG will have an audit report prepared for the purpose of providing financial information to the U.S. Department of Treasury and the U.S. Government Accountability Office to use in preparing and auditing the *Financial Report of the U.S. Government*.



Objective: Determine whether the NCUA’s Schedule of Other Assets and Contributed Capital presents fairly, in all material respects, the other assets and contributed capital of the NCUA in accordance with U.S. generally accepted accounting principles (GAAP) for the period under review.

Financial Statement Audits (4) for the Year Ending December 31, 2022

The OIG will conduct a review of the NCUA’s reporting entities for the year ending December 31, 2022. This will include the NCUA’s four permanent funds – SIF, OF, CLF, and CDRLF. We conduct these audits under contract with an independent public accounting firm and are required by statute to issue the reports within 45 days of NCUA’s calendar year-end.

Objectives: Determine whether the NCUA’s financial statements for its four permanent funds comply with GAAP and present fairly, in all material respects, the agency’s financial position, results of operations, and changes in cash flows for the period under review.

Enhanced Personnel Security Program²

Title 5 U.S.C. § 11001, Enhanced Personnel Security Programs, requires agencies to implement a program to provide enhanced security review of covered individuals. The NCUA’s Personnel Security and Suitability Program (PERSEC), managed by the OCSM, is responsible for all suitability adjudications, fitness determinations, and security clearance determinations for employees, applicants, appointees, contractors, and affiliates. OCSM assesses all personnel prior to granting access to facilities, systems, or non-public information, and through continuous evaluation.

Objective: Assess the effectiveness and fairness of the NCUA’s enhanced personnel security program in accordance with performance measures and standards established by the Director of National Intelligence to covered individuals of the agency.

Congressional/NCUA Board Requests (as Necessary)

Objective: Conduct OIG audits, investigations, or other work in response to requests received from the Congress or the NCUA Board.

² The OIG will conduct this mandatory review within statutory guidelines once the Director of National Intelligence issues performance measures and standards.



Potential New Starts for 2022 (Discretionary Audits)

Contracting Officer Representative (COR) Program

The Contracting Officer may delegate certain responsibilities to CORs to act on behalf of the Contracting Officer. These responsibilities include overseeing general contractor performance and their technical work. CORs must be fully qualified in accordance with the NCUA COR certification program prior to their appointment. The NCUA's COR certification program follows the Federal Acquisition Institute's Federal Acquisition Certification for Contracting Officer's Representatives program.

Objectives: Determine whether (1) the NCUA's COR program complied with applicable federal laws and regulations and NCUA requirements, policies and procedures and (2) the NCUA oversaw and evaluated the effectiveness and consistency of COR monitoring activities across the agency.

Examination Hours

The NCUA determines the number of examination hours needed to complete federal credit union safety and soundness examinations using CAMEL³ scores and asset sizes. Recent data released by the Federal Deposit Insurance Corporation (FDIC) indicates that the FDIC schedules far more examination hours for banks than the NCUA schedules for similar sized credit unions. For example, for CAMEL 1 rated institutions with less than \$50 million in total assets, the NCUA allows 15 percent of the total examination hours that the FDIC allows for examinations of comparable banks.

Objectives: Determine the NCUA's: (1) process to develop examination hours and (2) the efficiency and effectiveness of the process and the resulting hours allotted for examinations.

Chartering Proposed Federal Credit Unions

Under the Federal Credit Union Act, the NCUA charters new federal credit unions. The Office of Credit Union Resources and Expansion (CURE) is responsible for processing charter applications and issuing charters. Interested potential organizers must submit required information and meet critical elements before being granted a credit union charter. Critical elements include the potential credit union's: (1) purpose and core values, (2) field of membership, (3) capital, and (4) subscribers. The NCUA's issuance of new charters has declined from a peak of approximately 7,000 in the 1950s to 21 in the 2010s.

Objective: Determine whether the NCUA's process to charter new federal credit unions is efficient and effective.

³ The acronym CAMEL derives its name from the following components: [C]apital Adequacy, [A]sset Quality, [M]anagement, [E]arnings, and [L]iquidity/Asset-Liability Management.



Fair Lending Examination Program

The NCUA implemented its fair lending examination program in 1999 with an overall goal to detect illegal discrimination and ensure compliance with fair lending laws. Except for federally insured credit unions with assets over \$10 billion, which are under the authority of the Consumer Financial Protection Bureau, the NCUA enforces the Equal Credit Opportunity Act (ECOA) and the Home Mortgage Disclosure Act (HMDA). ECOA requires the NCUA to refer matters to the U.S. Department of Justice (DOJ) when the agency has a reason to believe that a federal credit union has engaged in a pattern or practice of discrimination on a prohibited basis. Also, although the U.S. Department of Housing and Urban Development (HUD) and DOJ enforce the Fair Housing Act, the NCUA's fair lending examination program assesses compliance with the Fair Housing Act and reports violations to HUD or DOJ.

Objectives: Determine whether the NCUA: (1) conducts fair lending examinations in compliance with applicable laws, regulations, policies, and procedures and (2) appropriately refers matters to HUD or DOJ.

Member Business Loans

Member business loans include any loan, line of credit, or letter of credit (including unfunded commitments) where the borrower uses the proceeds for commercial, corporate, other business investment property\venture, or agricultural purposes. Effective January 1, 2017, amended NCUA regulations regarding member business loans replaced prescriptive requirements with a broad principles-based approach allowing credit unions to maintain prudent risk management practices and sufficient capital commensurate with the risk associated with their commercial lending activities.

Objective: Determine whether the NCUA ensures credit unions effectively mitigate member business loan risks.

Bank Secrecy Act (BSA) Enforcement Policy

Every credit union must comply with Bank Secrecy Act (BSA) requirements. BSA compliance requires credit unions to track cash transactions and purchases of cash equivalents, such as money orders, and to comply with other recordkeeping and reporting requirements. The forms used most frequently by credit unions to report transactions to the Financial Crime Enforcement Network (FinCEN) are the Currency Transaction Report and the Suspicious Activity Report. The BSA also requires the verification of member identity and response to information request lists provided by FinCEN. The NCUA has authority to ensure compliance with BSA requirements. 12 U.S.C. § 1786(q). BSA compliance is a condition of federal insurance.

Objectives: Determine whether the NCUA appropriately: (1) issues formal or informal enforcement actions or uses supervisory actions to address BSA-related violations and (2) tailors enforcement actions to address deficiencies identified during the supervisory process of a credit union.



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Examination Program Fraud Detection Techniques

The primary purpose of NCUA's examination and supervision program is to ensure federally insured credit unions comply with applicable laws and regulations and operate in a safe and sound manner. Safety and soundness expectations for insured credit unions include internal controls to deter and detect fraud. As such, NCUA conducts a review of internal controls on a risk-focused basis and incorporates fraud detection techniques into some aspects of the examination program.

Objective: Determine whether the NCUA has adequate policies, procedures, and other measures in place to deter, detect, and mitigate the risk of credit union fraud.

Preventing and Detecting Cyber Threats

Security Information and Event Management (SIEM) software collects and aggregates log data generated throughout the organization's technology infrastructure, from host systems and applications to network and security devices such as firewalls and antivirus filters. The software then identifies, categorizes, and analyzes incidents and events. SIEM provides reports on security-related incidents and events, such as successful and failed logins, malware activity and other possible malicious activities, and sends alerts if analysis shows that an activity runs against predetermined rulesets and thus indicates a potential security issue. The NCUA network includes firewalls as part of its defense to protect the agency network.

Objective: Assess the effectiveness of the NCUA's network firewalls and SIEM tool in preventing and detecting cyber threats.

Offsite Examination Program

The NCUA's March 30, 2020, Letter to Credit Unions, *Offsite Examination and Supervision Approach*, NCUA 20-CU-05 stated that all NCUA examinations would take place offsite due to COVID-19. In May 2020, the agency issued a follow-up Letter to Credit Unions, 20-CU-17, *Update to Offsite Examination and Supervision Approach* stating that since March 2020, the NCUA had conducted examination work at over 100 credit unions and that at most of these credit unions, NCUA staff were able to perform substantial examination procedures and complete the examination but there were a few areas that were difficult to complete offsite. The NCUA informed credit unions that they generally would not be required to provide information to examiners. Additionally, the NCUA added a new chapter to the Examiner's Guide on June 30, 2020, to provide examination procedures relating to credit unions' compliance with the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and related NCUA guidance.

Objective: Determine whether the NCUA implemented an effective offsite examination program, including its communication with credit unions and examiners and new examination procedures related to credit union compliance with the CARES Act and other legislation and regulations relating to COVID-19.



Quality Assurance (QA) Program

The NCUA's QA Program includes assessing and reviewing all activities related to oversight of federally insured credit unions. The National Supervision Policy Manual (NSPM) describes the QA program and the report processes used to evaluate and review credit union examination reports and supervision work. The QA program's goals include ensuring: (1) timely identification of credit union problems; (2) results-oriented reports and timely communication with officials; (3) uniform application of examination, insurance, supervision policies, procedures, and standards; and (4) consistent and timely feedback to examiners regarding their work.

Objective: Determine whether the NCUA conducts its QA Program in accordance with NSPM requirements.

Minority Depository Institution Program

Credit unions may self-designate as Minority Depository Institutions (MDI) if a majority of their current or potential membership is composed of minorities (Black American, Hispanic American, Asian American, or Native American) and their boards of directors have a majority of minority members. The CURE is responsible for the MDI program, which includes: (1) chartering and field-of-membership, (2) grant and loan programs, including administration and management of the CDRLF, (3) MDI Preservation Program, and (4) training. The NCUA submits an annual report to Congress on the composition and financial performance of the approximately 500 federally insured credit unions with an MDI designation.

Objective: Determine whether the NCUA complies with the MDI program requirements.



Mandatory New Starts for 2023

Material Loss Reviews (as necessary)

Objectives: Determine: (1) the cause(s) of the credit union's failure and the resulting loss to the SIF, (2) assess the NCUA's supervision of the institution, including implementation of the prompt corrective action requirements of Section 216 of the FCU Act, and (3) make appropriate observations and/or recommendations to prevent future losses.

Government Charge Card Abuse Prevention Act of 2012

Objective: Review the NCUA's purchase and travel card programs to analyze risks of illegal, improper, or erroneous purchases and payments and provide and report recommendations – if warranted – to agency management, the Director of the Office of Management and Budget, and the Congress.

Federal Information Security Modernization Act of 2014

Objective: Determine whether the NCUA information security and privacy management policies and procedures comply with FISMA 2014 and federal regulations and standards.

Financial Statement Audit of the NCUA's Schedule of Other Assets and Contributed Capital

Objective: Determine whether the NCUA's Schedule of Other Assets and Contributed Capital presents fairly, in all material respects, the other assets and contributed capital of the NCUA in accordance with GAAP.

Financial Statement Audits (4) for the Year Ending December 31, 2023

Objectives: Determine whether the financial statements for the NCUA's four permanent funds comply with GAAP and present fairly, in all material respects, the agency's financial position, results of operations, and changes in cash flows for the period under review.

Enhanced Personnel Security Program⁴

Objective: Assess the NCUA's enhanced personnel security program for covered individuals of the agency in accordance with performance measures and standards established by the Director of National Intelligence.

Congressional/NCUA Board Requests (as Necessary)

Objective: Conduct OIG audits, investigations, or other work in response to requests received from the Congress or the NCUA Board.

⁴The office of the Director of National Intelligence advised that this will be in either FY 2023 or when the backlog of personnel security investigations has been addressed.



Potential Discretionary New Starts for 2023⁵

Consumer Complaint Handling by Regions

Objectives: Determine whether NCUA regional offices: (1) take appropriate actions regarding complaints received from the Consumer Assistance Center; and (2) communicate the results of their work regarding those complaints to the Consumer Assistance Center.

Serving the Underserved

Objectives: Determine: (1) what process the NCUA follows to grant the designation of underserved when chartering credit unions, (2) whether the NCUA followed those processes, (3) what challenges, if any, the NCUA faces in granting underserved designations, and (4) what the NCUA does to ensure that qualified credit unions received underserved designations.

Capital Planning

Objectives: Determine: (1) whether the NCUA ensures that credit unions subject to capital planning requirements, but are currently in the developmental state of capital policy, will not become a concern as risk to capital appears elevated in internal stress test scenarios or as potential actual loss of capital resulting from the negative economic impact from the COVID-19 pandemic and (2) what benefits, costs, and challenges, if any, are associated with the stress tests of credit unions supervised by the NCUA.

Electronic Media Sanitization

Objective: Determine whether the NCUA effectively sanitizes information systems media before disposal or reuse to protect sensitive NCUA data and personally identifiable information.

Consumer Compliance Examination Program

Objective: Determine whether the NCUA adequately assesses a credit union's ability to effectively manage consumer compliance risks.

Subject Matter Examiners (SME) Program

Objective: Determine whether the NCUA's SME program adequately selects, assigns, trains, develops, and prepares examiners to provide expert advice and support during examinations.

Development, Communication, and Consistency of Supervisory Letters, Examiner's Guide, and the NSPM

Objective: Assess the adequacy and consistency of the NCUA's processes to develop, update, and communicate the content of Supervisory Letters, the Examiner's Guide, the NSPM, and other examination tools.

⁵Based on any number of critical factors, the OIG could decide at any time to move a potential discretionary new start listed for 2023 and conduct it in 2022.



Asset Management Assistance Center Non-Share Payments

Objective: Determine whether the NCUA properly and accurately pays non-share payments.

Loan Participation Waivers

Objective: Determine the effectiveness of examiners' review of loan participation waivers when evaluating the risk posed by loan participations.

Loan Collection Process for Liquidated Credit Unions

Objective: Determine whether the NCUA, as liquidating agent, follows all applicable federal laws and regulations as well as agency policies and procedures regarding its debt collection process, including for debt deemed uncollectible and forgiven.

Late Call Report Civil Monetary Penalties

Objectives: Determine whether the NCUA: (1) assesses civil monetary penalties for late Call Report filers consistently and in compliance with statutes, regulations, policies, and procedures, (2) accurately and timely remits these funds to the U.S. Treasury, and (3) whether assessed penalties effectively reduce late Call Report filing.

Management of Mobile Devices and Services

Objectives: Assess the NCUA's: (1) controls for managing costs associated with NCUA-issued smartphones and tablets and (2) efforts to safeguard NCUA information accessed, stored, or processed on mobile devices with access to the NCUA network.

Office of Foreign Assets Control (OFAC) Requirements Compliance Review

Objective: Determine whether the NCUA provides effective supervision of credit unions' compliance with OFAC requirements.



APPENDIX B: LEGAL PROJECTS AND INVESTIGATIVE WORK

2022 Legal Activities

- General legal support
- Administrative/personnel legal work
- Investigative assistance and support
- Audit assistance and support
- Legislation/regulation review
- Freedom of Information Act responses

2022 Investigations

- Investigations into NCUA employee and contractors resulting from complaints/referrals
- Proactive reviews and/or investigations
- Coordination with other law enforcement and the NCUA on credit union-related complaints

2022 Training

- Briefings as needed on NCUA Instruction 1910.08, Guidelines and Responsibilities for Reporting Investigative Matters to the Inspector General



APPENDIX C: SUMMARY OF PLANNED AUDITS

2022 Audit Projects

Carryover Audits from 2021 to 2022

- Continuity of Operations Program
- Financial Statement Audits (4) for the Year Ending December 31, 2021

New Starts for 2022 – Mandatory Audits

- Material Loss Reviews (as necessary)
- Government Charge Card Abuse Prevention Act of 2012
- Federal Information Security Modernization Act of 2014
- Financial Statement Audit of the NCUA’s Schedule of Other Assets and Contributed Capital for the Fiscal Year Ending September 30, 2022
- Financial Statement Audits (4) for the Year Ending December 31, 2022
- Enhanced Personnel Security Program⁶
- Congressional/NCUA Board Requests (as necessary)

Potential New Starts for 2022 – (Discretionary Audits)

- Contracting Officer Representative Program
- Examination Hours
- Chartering Proposed Federal Credit Unions
- Fair Lending Examination Program
- Member Business Loans
- Bank Secrecy Act Enforcement Policy

⁶ As previously noted, dependent on the readiness of the Director of National Intelligence.



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- Examination Program Fraud Detection Techniques
- Preventing and Detecting Cyber Threats
- Offsite Examination Program
- Quality Assurance Program
- Minority Depository Institution Program

2023 Projects

Audits – Mandatory and Discretionary

- Material Loss Reviews (as necessary)
- Government Charge Card Abuse Prevention Act of 2012
- Federal Information Security Modernization Act of 2014
- Financial Statement Audit of the NCUA’s Schedule of Other Assets and Contributed Capital
- Financial Statement Audits (4) for the Year Ending December 31, 2023
- Enhanced Personnel Security Program⁷
- Congressional/NCUA Board Requests (as necessary)
- Consumer Complaint Handling by Regions
- Serving the Underserved
- Capital Planning
- Electronic Media Sanitization
- Consumer Compliance Examination Program
- Subject Matter Examiners Program

⁷ As previously noted, dependent on the readiness of the Director of National Intelligence.



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- Development, Communication, and Consistency of Supervisory Letters, Examiner's Guide, and the NSPM
- Asset Management Assistance Center Non-Share Payments
- Loan Participation Waivers
- Loan Collection Process for Liquidated Credit Unions
- Late Call Report Civil Monetary Penalties
- Management of Mobile Devices and Services
- Office of Foreign Assets Control Requirements Compliance Review