



NCUA
National Credit Union Administration

Plain Writing Act Compliance Report 2018–2019

April 2019

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Introduction

- The [*Plain Writing Act of 2010*](#) requires public communications by federal agencies to follow clear and concise plain writing principles. The NCUA's mission is to promote confidence in the national system of cooperative credit, and part of the fulfillment of that mission is providing "communication that the public can understand and use," as set forth in the Act.
- NCUA leadership, managers and staff make compliance with the requirements of the Act a priority, and the agency works continuously to improve its performance. We are pleased to provide this report for the 2018-2019 compliance period, completing the eighth annual review of the NCUA's compliance with the Act.

Initial Requirements

- The Plain Writing Act mandates six core actions and four additional requirements agencies must fulfill in order to maintain compliance with the law:
- *Core Actions*
 - Designate one or more senior officials within the agency to oversee the agency's implementation of the Act.
 - Communicate the requirements of the Act to the employees of the agency.
 - Train employees of the agency in plain writing.
 - Establish a process for overseeing ongoing compliance of the agency with the requirements of the Act.
 - Create and maintain a plain writing section of the agency's website that is accessible from the homepage of the agency's website.
 - Designate one or more points-of-contact to receive and respond to public input on agency implementation of the Act and the reports required by the law.
- *Additional Requirements*
- The plain writing website for the agency must inform the public of the agency's compliance with the requirements of the Act. The website must also provide a mechanism for the agency to receive and respond to public input on the agency's implementation of the Act and required reports.
 - Each agency shall use plain writing in every covered document of the agency that the agency issues or substantially revises.
 - The head of each agency shall publish on the plain writing section of the agency's website a report that describes the agency's plan for compliance with the requirements of the law.



- The head of each agency shall publish on the plain writing section of the agency’s website an annual report on agency compliance with the requirements of the law.

Plain Writing Officer and Infrastructure

The NCUA’s Director of the Office of Public and Congressional Affairs is the senior official designated to be responsible for implementing the Act and to serve as agency point-of-contact to receive and respond to public input. Questions or comments concerning the agency’s efforts to promote plain writing may be sent by email to plainwriting@ncua.gov.

- *The NCUA continually educates staff about plain writing requirements and produces public documents that are easier for audiences to understand and use. Examples of those efforts are listed in the “Plain Writing Compliance” and “Training” sections below.*
- *NCUA maintains a [plain writing webpage](#) that meets the Act’s requirements for accessibility to agency implementation and compliance reports and includes a link to the [digital.gov](#) website. The webpage also provides an email address for the public to send comments.*

Resources

- *Chapter 2 of the NCUA’s Communications Manual, the most detailed chapter in the manual, provides staff with guidance on following plain writing principles.*
- *The agency’s Office of Human Resources provides a two-day Writing for Examiners course as well as Writing for Office Staff and Writing for Supervisors courses. The office also arranges, on-request, writing classes tailored to meeting the particular needs of agency departments.*
- *NCUA offices use templates created by the agency for memorandums, reports, and correspondence that incorporate plain writing principles and help ensure consistency and clarity in agency communications.*

Plain Writing Compliance

- *During the compliance period, the Office of Public and Congressional Affairs completed the last phase of its contract with Kleimann Communication Group, a consulting firm retained through the agency’s standard contract bidding process in 2015 to review agency written products and provide suggestions for improving their use of plain writing principles. In 2018, Kleimann reviewed various agency reports, including [the 2017 annual report](#), for compliance with plain writing principles, offering suggestions that will be incorporated in future reports.*
- *NCUA offices continuously review their print communications in order to improve clarity and readability. Examples during 2018—2019 include:*



- *The Office of Consumer Financial Protection applied plain writing principles to develop new, user-friendly content for the agency’s consumer information website, MyCreditUnion.gov. Plain writing principles were integral to OCFP’s preparation of scripts and visual content for videos and webinars, fair lending compliance materials for staff and for credit unions, and scripts and consumer response letter templates for the Consumer Assistance Center.*
- *The Office of Credit Union Resources and Expansion developed numerous training and information materials using plain writing principles in areas including: chartering and field-of-membership, grants and loans, and training materials for credit unions on marketing, budgeting, governance, lending, and debt collection offered through the [Learning Management Service](#) training portal.*
- *The Office of Examination and Insurance incorporated plain writing principles in its review and update of the agency’s [Examiner’s Guide](#).*
- *PACA staff served as reviewers and editors of various agency reports—including the agency’s [2018 Annual Report](#), the Office of Credit Union Resources and Expansion’s Community Development Revolving Loan Fund report to Congress, and the Office of Minority and Women Inclusion’s [No Fear Act Report](#) and [2018 Annual Report to Congress](#)—to ensure adherence to plain writing requirements.*

Training

- *NCUA offices provided plain writing training to their staff in workshops as well as routinely incorporating discussions of plain writing principles in meetings. In addition to scheduled training, NCUA offices regularly review documents for compliance with those principles, provide feedback to employees, and include adherence to plain writing as part of annual staff appraisals.*
- *Training during 2018-2019 included:*
- *A one-day plain writing course for new NCUA examiners as part of their STEP 7 training (communications). New non-examiner employees are assigned a Plain Writing Act course as part of their orientation curriculum when they join the agency.*
- *Workshops and online training hosted by the NCUA’s Office of Human Resources:*
 - *Two-day Writing for Examiners workshops, 12 attendees.*
 - *Two-day Writing for Office Staff workshops, 10 attendees.*
 - *Plain Writing Act online training, 58 attendees.*



- *Plain Writing Act refresher online training, 12 attendees.*
- *The Office of Consumer Financial Protection provided plain writing training to its 24 staff members at its October 2018 annual meeting.*
- *The Office of National Supervision and Examination included presentations on plain writing to its 45 staff members at the office's May 2018 and December 2018 staff meetings.*
- *The Eastern Regional office provided plain writing training to 112 examiners during group meetings in 2018. The office is developing plain writing training for the 2019 group meetings.*
- *The Western Region office conducted plain writing training to 100 examiners during its January 2019 staff meeting.*