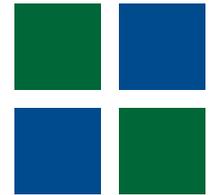


Office of Small Credit Union Initiatives 2013 Accomplishments - Consulting

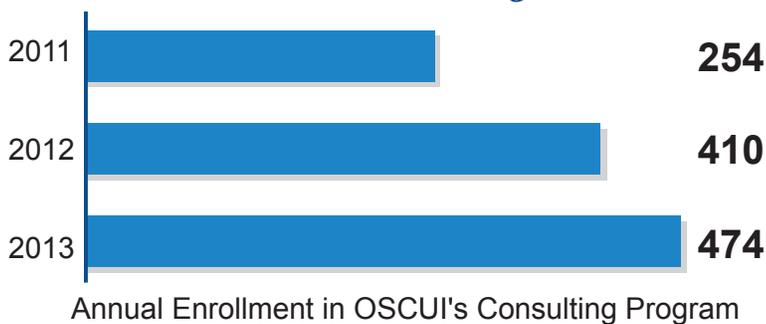


Our consulting services are available to credit unions that are:

- less than \$50 million in assets;
- designated as low-income;
- designated as a minority depository institution; or
- a newly chartered credit union or organizing group.

During 2013, Economic Development Specialists provided consulting services to 474 small credit unions, including 19 institutions requiring net worth restoration plans.

OSCUI Consultants Provide Services to More Credit Unions in 2013

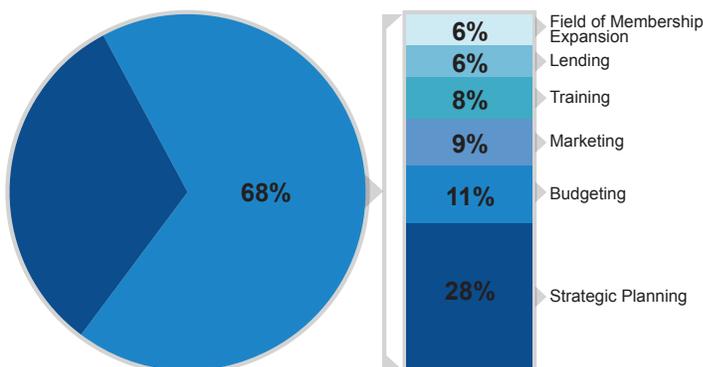


Your credit union should consider OSCUI's consulting services because our Economic Development Specialists possess a wealth of operational, regulatory and compliance knowledge that helps them identify appropriate solutions to the unique concerns of small credit unions.

Victor Costa
Economic Development
Specialist Manager

The chart below shows the most frequently used consulting services during 2013. The remaining requests covered a broad range of operational support available to enrolled credit unions such as budget guidance, internal controls and product selection.

2013 Usage of Consulting Services



How Did We Do?

At the conclusion of each consultation, credit unions rate the service they received. The table below shows the average responses for 2013.

Post-Engagement Client Survey Questions	Average Response Score
Effective communication between credit union staff/management/officials and the Economic Development Specialist.	4.87
Results-oriented and sufficient direction to accomplish goals.	4.77
Topics discussed were relevant to assist with addressing goals.	4.83
Understood the materials and information provided by the Economic Development Specialist.	4.8
The Economic Development Specialist answered questions.	4.83
Your credit union will benefit from working with the Economic Development Specialist.	4.72

Scale: 1 (lowest) to 5 (highest)

Credit unions that have used our consulting services include:

Mid-Tex Federal Credit Union — Brown County, Texas
Between 2008 and 2012, the declining capital levels of this low-income designated credit union required it to submit a net worth restoration plan. During the course of assisting with the plan, OSCUI worked with the management team to implement a variety of operational changes to restore the credit union's profitability and net worth. By the end of 2013, Mid-Tex's financial condition improved.

Empowerment Community Development Federal Credit Union — Houston, Texas

Chartered in 2006 as Mid-Town Community Development FCU, by late 2007 the credit union faced possible liquidation. Its officials lacked the expertise to successfully operate the credit union. With assistance from OSCUI and the credit union's examiners, a partnership was formed with a group from Windsor Village United Methodist Church that was in process of organizing a credit union.

NCUA facilitated a change of officials and volunteers to provide the credit union needed expertise. Management then renamed the credit union, expanded its membership, relocated, increased the offering of products and services and secured support from church, community leaders and members of Congress. As a result, the credit union reported improvements in membership, share and loan growth.

West Orange Municipal Employees Federal Credit Union — West Orange, New Jersey

The credit union reported a history of losses that caused its capital to erode. The Chief Executive Officer nominated the credit union to the Consulting Program. Our Economic Development Specialists provided her guidance directly and facilitated a strategic planning session with all the credit union's officials. The result was a strategic plan that included recommendations for restoring profitability, expanding the field of membership, and developing a marketing campaign. The credit union returned to profitability after implementing the specialist's recommendations.