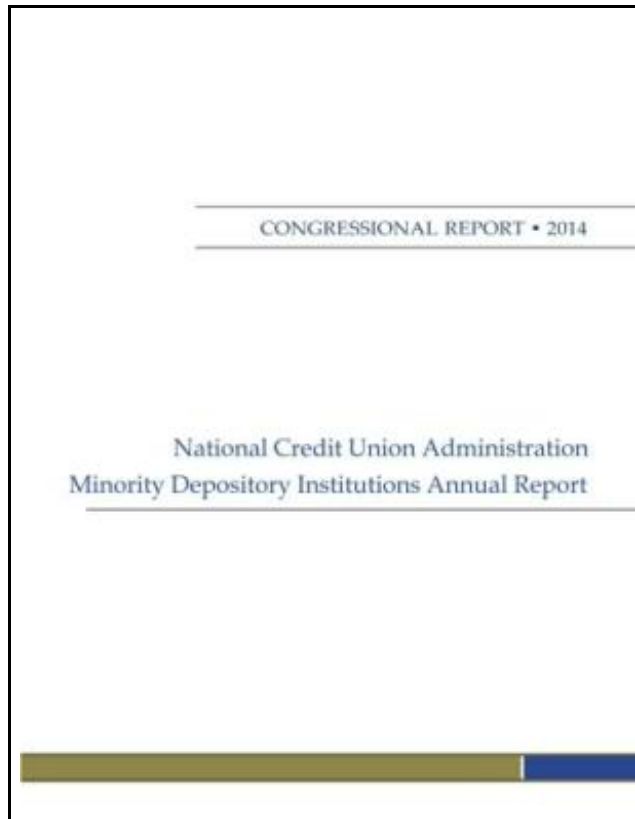


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NATIONAL CREDIT UNION ADMINISTRATION MINORITY DEPOSITORY INSTITUTIONS ANNUAL REPORT: CONGRESSIONAL REPORT 2014 (PAPERBACK)



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Createspace, United States, 2015. Paperback. Condition: New. Language: English . Brand New Book ***** Print on Demand *****.The National Credit Union Administration is pleased to transmit the Second Annual Report to Congress on Minority Depository Institutions for the reporting period of July 1, 2013, through June 30, 2014. The report is submitted pursuant to Section 367 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) which requires NCUA to dedicate efforts toward preserving and encouraging minority depository institutions. NCUA is also required to document its efforts to achieve the policy goals set forth in Section 367 of the Dodd-Frank Act. Additionally, this report contains analyses of the composition and financial performance of minority depository institutions during this same time period. As of June 30, 2014, NCUA supervised 688 minority depository institutions, representing nearly 11 percent of all federally insured credit unions. These minority-owned and managed credit unions play a vital role in their communities because they are frequently the only federally insured institutions serving low-to-moderate income, underserved, and unbanked populations. Otherwise, low-to-moderate income consumers and businesses would have to use non-traditional venues, such as payday lenders, check cashers, pawn shops and title loans to address their financial needs. As a result, these minority depository institutions play a vital role in meeting the financial needs of growing populations of minorities, such as Hispanic Americans and Asian Americans, and historically underserved communities, such as Black Americans. Recognizing the importance of minority depository institutions and the unique challenges they often face in serving their communities, NCUA is taking proactive steps toward preserving and encouraging minority depository institutions through its Office of Minority and Women Inclusion. Established in January 2011, OMWI is charged with the responsibility of establishing and administering a program to preserve and encourage new minority depository institutions regulated...

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