National Credit
Union Administration

21st Century IDEA Report

Integrated Digital Experience Act

Contents

Introduction

The 21st Century Integrated Digital Experience Act, or 21st Century IDEA Act, requires improvements to the digital services provided by federal executive agencies. The requirements in the act include implementing Section 508 accessibility, establishing a consistent look and feel, meeting user needs, supporting mobile device functionality, having searchability, and providing web services over a standard secure connection.

The National Credit Union Administration (NCUA) adopted U.S. Web Design System best practices for our digital services to meet the act's requirements and ensure the public can easily engage with the information and services provided by the agency.[1] Overall, the agency's websites and digital services are Section 508 compliant, and the NCUA modernizes its web applications as the agency decommissions older and outdated legacy systems.

Additionally, in 2021 and early 2022, the NCUA reviewed and assessed existing public-facing web applications that were the most viewed or utilized by the public. After these assessments, the NCUA updated the look and feel of these applications to make them more consistent with the NCUA's newer systems and improved their Section 508 compliance ratings.

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1 The NCUA is the independent federal agency created by the U.S. Congress to regulate, charter, and supervise federal credit unions. With the backing of the full faith and credit of the United States, the NCUA operates and manages the National Credit Union Share Insurance Fund, insuring the deposits of more than 134 million account holders in all federal credit unions and the overwhelming majority of state-chartered credit unions. The NCUA also protects consumers and educates the public on consumer protection and financial literacy issues.

NCUA Websites and Digital Services

The NCUA inventoried its public-facing websites and web applications, per the requirements of the act. The agency maintains two primary public websites for public engagement and dissemination of information — NCUA.gov and MyCreditUnion.gov — and 17 web applications that provide various services to the agency's audiences. A full list of websites or digital services maintained by the NCUA follows below:

Inventory and Assessment

Website or Digital Service	Description	URL	Pageviews
NCUA.gov	Main public-facing agency website	https://www.ncua.gov/	5.3 million
MyCreditUnion.gov	Public-facing consumer website	https://mycreditunion.gov/	1.5 million
CAPRIS*	Replacement system for FOMIA and GENISIS, used to review and process field-of-membership requests.	https://capris.ncua.gov/	111,204
Credit Union Contact Info*	A public web application that allows users to request credit union data by email.	https://webapps2.ncua.gov/cunadata/default.aspx	2,482
Credit Union Chartering Events*	A public web application that sends a text file of credit union information to the requestor by email.	https://webapps.ncua.gov/IDCData/IDCForm.aspx	484
Credit Union Merger Data*	A public web application that emails the requester a Microsoft Excel spreadsheet of completed mergers for the last three years.	https://webapps.ncua.gov/Mergers/	659
Credit Union Custom Query*	A public web application that allows users to select financial information collected during the call report cycle and view the output within their internet browser.	https://webapps2.ncua.gov/CustomQuery/CUSelect.aspx	31,633
Credit Union Online (CUOnline)*	A web-based program used by credit unions and state supervisory agencies to submit and certify operational and quarterly financial performance information with the NCUA.	https://cuonline.ncua.gov/login	1.1 million

Website or Digital Service	Description	URL	Pageviews
Corporate Credit Union Online (CCUOnline)*	Corporate Credit Union Online is a web-based program used by corporate credit unions to submit and certify operational and monthly financial information with NCUA.	https://corporatecuonline.ncua.gov/	30,273
CU Locator and Research a Credit Union*	CU Locator allows the public to search for credit unions from NCUA.gov and MyCreditUnion.gov. Research a Credit Union is a companion tool to the CU Locator tool designed for use by consumers and the credit union industry.	https://mapping.ncua.gov/ and https://mapping.ncua.gov/ResearchCreditUnion	2.1 million
CUSO Registry*	A web-based system that credit union service organizations (CUSOs) use to provide information directly to the NCUA.	https://cusoregistry.ncua.gov/	30,404
Financial Performance Reports (FPR)*	FPRs provide a financial summary of credit unions. The FPR presents data in the form of ratios, percentages, dollar amounts, and graphs selected ratios.	https://fpr.ncua.gov/	854,829
Corporate Financial Performance Report (CFPR)*	CFPRs provide a financial summary of corporate credit unions. The CFPR presents data in the form of ratios, percentages, dollar amounts, and graphs selected ratios.	https://webapps2.ncua.gov/ncuacfpr/	1,954
Recently Updated 5300 Filings*	This utility provides a report and link to 5300 Call Report Filings that have been updated in the last 90 days. The user can search for a particular credit union or a group of credit unions.	https://recent5300.ncua.gov/Views/GetUpdateCreditUnions.aspx	28,491

Website or Digital Service	Description	URL	Pageviews
Estimated Operating Fee Calculator*	Public facing tool that provides an estimate to the credit unions of the expected Operating Fee they will be charged for the year. This tool is updated annually or as premiums change.	https://opfee.ncua.gov/	2,268
Share Insurance Capitalization Deposit Statement*	This system provides on-line share insurance statements for all federally insured credit unions.	https://sicapdep.ncua.gov/	19,659
CUDSA Diversity Survey*	The NCUA developed this self-assessment application to guide and inform a credit union's diversity and inclusion efforts, as defined in the 2010 Dodd-Frank Wall Street Reform and Consumer Protection Act.	https://cudiversity.ncua.gov/	5,171
OMWI Vendor Management*	The system allows users to submit an internal or external Vendor Registration Form to be reviewed by an authorized OMWI reviewer. The system fulfills the requirement to tag authorized vendors with minority information.	https://forms.ncua.gov/omwi/registration/external	5,875
Corporate Credit Union Data Download (CSV)*	System that allows users to download the 5310 Call Report for corporate credit unions in CSV formats.	https://corporatecuonline.ncua.gov/Corporatecuonlinedata/5310data.aspx	8,887

*As part of the NCUA's ongoing web application modernization efforts, pageviews are now tracked to inform future enhancements. The data are from May 2022 to present.

Modernizing NCUA Websites and Web Applications

The NCUA is committed to implementing new technology responsibly and delivering secure, reliable, and innovative technological solutions with enhanced business processes that support its safety and soundness, and consumer financial protection missions. The NCUA plans for new and improved approaches in the coming years to harness emerging data, advance its analytical techniques, deploy innovative technology, and implement these improvements in its supervisory approach.

The NCUA has several initiatives in progress to improve and modernize its public-facing websites and web applications. As part of the 2021 Communications and Transparency Request for Information, a website feedback form on NCUA.gov was implemented in the fourth quarter of 2022.[2] This feedback form will ask site visitors to provide feedback on their experience with NCUA's websites and applications. Any feedback provided by the public will be used to inform future enhancements to the NCUA's websites and digital services.

The NCUA's Office of External Affairs and Communications uses an evolutionary approach to improvements to the public websites. The purpose of this approach is to respond to changes in consumer behaviors to make sustained and ongoing improvements over time.

NCUA.gov received an update in early 2022 that improved its search functions and navigation. The NCUA continues to improve users' experience by updating templates, elevating frequently visited content, and archiving old or redundant content. NCUA.gov is fully functional and usable on mobile devices like tablets and smartphones. None of the NCUA's websites provide a customizable user experience and the agency's web applications are not used in transactions.

Additional information on the NCUA's budgets for website maintenance and its modernization programs can be found in the 2023–2024 Budget Justification.

Section 508 Compliance

The NCUA is committed to providing access to all individuals—both internal and members of the public. Staff routinely assesses the websites and web applications for accessibility issues. The NCUA recently tested and reported to the Office of Management and Budget that NCUA.gov and MyCreditUnion.gov are 98 percent compliant. Additionally, accessibility is now built into the agency's software development life cycle. Section 508 Program Specialists are engaged early in new and existing systems development and modernization efforts. The NCUA also incorporates Section 508 compliance requirements in the agency's IT contracts and tracks and verifies its incorporation in procurements, helping the agency reach the OMB's highest rating for compliance in 2022.

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2 Request for Information on NCUA Communications and Transparency (7535-01-U), NCUA, Published in the Federal Register on January 8, 2021. Available at https://www.federalregister.gov/documents/2021/01/08/2020-29270/request-for-information-on-ncua-communications-and-transparency.