

## Authority

## Delegations

### CHARTERING

Any action submitted to the NCUA Board for approval should have GC and E&I review and comment.

Appeals to disapprovals will be considered by the NCUA Board.

CHA 1	Authority to approve or disapprove applications for new single occupational or associational common bond charters; multiple common bond charters; and community charters. This authority is subject to the limitations of CHA 1A, CHA 1B, CHA 2, CHA 3B, CHA 3C, and CHA 3F.	Director, Office of Small Credit Union Initiatives
CHA 1A	Authority to approve or disapprove applications for charter amendments for existing single common bond credit unions, removal of groups from single common bond credit unions, and conversions of single common bond credit unions to any other type of federal credit union charter. This authority is subject to the limitations of CHA 2 for conversion to multiple common bond charter, and CHA 3 for conversion to community charter.	Regional Directors, with authority to redelegate to no lower than the Division Director, approval of charter amendments and conversions to multiple common bond charters.
CHA 1B	Authority to approve or disapprove applications to convert to a credit union based on a Trade, Industry, or Profession (TIP) with the concurrence of GC and E&I. A previously approved identical TIP does not need GC and E&I concurrence.	Regional Directors
CHA 2	Authority to approve or disapprove applications for charter amendments for existing multiple common bond credit unions, removal of groups from multiple common bond credit unions, and conversions of multiple common bond credit unions to any other type of federal credit union charter, subject to the limitations of CHA 3 for conversion to community charter. Approval of any charter expansion, where the group being added is an association and has 3,000 or more primary potential members, requires	Regional Directors, with authority to redelegate to no lower than the Division Director, approval of charter amendments.

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the prior concurrence of GC and E&I.

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| CHA 3A | Authority to approve applications for charter amendments, including expansions of existing community charters, and conversions of any type of federal charter to community charter where the community is within a recognized single political jurisdiction (i.e., a city, a county or their political equivalent or any portion thereof ) regardless of the area's population.   | Regional Directors |
| CHA 3B | Authority to approve applications for charter amendments, including expansions of existing community charters, and conversions of any type of federal charter to community charter where the community is within multiple contiguous political jurisdictions (i.e., multiple counties or their political equivalents or any portion thereof) and the requested action would result in a community with no more than 500,000 residents. This includes the authority to approve community expansions where the expansion is no more than 100,000 potential new members, regardless of the number of residents in the resulting community. | Regional Directors |
| CHA 3C | Authority to approve applications for charter amendments, including expansions of existing community charters, and conversions of any type of federal charter to community charter where the community is within a recognized Metropolitan Statistical Area (MSA) or its equivalent, or a portion thereof, where the population of the MSA or its equivalent does not exceed 1,000,000 residents. This includes the authority to approve community expansions where the expansion is no more than 100,000 potential new members, regardless of the number of residents in the resulting community.                                      | Regional Directors |
| CHA 3D | Authority to disapprove applications for community charter amendments, including expansions of  | Regional Directors |

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existing community charters, and conversions of any type of federal charter to community charter.

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| CHA 3F | Authority to approve applications for charter amendments, including expansions of existing community charters and conversions of any type of federal charter to community charter regardless of the number of residents, where the NCUA Board has previously determined for the same exact geographic area that the community requirements are met, and the prior decision was made under IRPS 99-1, as amended, IRPS 03-1, or IRPS 08-2. | Regional Directors |
| CHA 7  | Authority to revoke a new credit union's charter if it fails to commence operations within the time frame specified in the Federal Credit Union Bylaws, with the prior concurrence of Director, Office of Small Credit Union Initiatives. December 17, 1998 Open Board Meeting. March 27, 2003 Closed Board Meeting, no change, reissue only, effective May 15, 2003.   | Regional Directors |

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SUP 16	Authority to enter into Letters of Understanding and Agreement with elected and appointed officials of FCUs and FISCUs and proposed new charters within the parameters established by the Federal Credit Union Act, Rules and Regulations and other delegated authorities. June 10, 1987 Closed; June 1, 1988 Closed; June 23, 1992 Closed; June 15, 1993 Closed; November 24, 1997 Closed and July 24, 1996 Open Board Meetings. March 13, 1997 Notation Vote. May 1998 pursuant to SPE 26. December 19, 2002 and February 26, 2009 Closed Board Meetings.	Regional Directors; President, AMAC; Director, Office of Corporate Credit Unions; Director, Office of Small Credit Union Initiatives
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