

Table of Contents

	PAGE
SUMMARY	
.....	1
ISSUES/RECOMMENDATIONS	
1 Texas Has a Continuing Need for the Credit Union Department.....	5
2 Members Often Have Limited Access to Basic Information Needed to Effectively Monitor Their Credit Union’s Financial Condition and Management.....	11
3 The Department Lacks Certain Key Enforcement Tools Needed to Ensure Safety and Soundness in the Credit Union Industry.....	19
4 The Legislative Advisory Committee Does Not Conform With Statutory Standards for Agency Committees and Is No Longer Needed.....	25
ACROSS-THE-BOARD RECOMMENDATIONS (ATBs)	
.....	31
AGENCY INFORMATION	
.....	33
APPENDICES	
Appendix A — Equal Employment Opportunity Statistics	45
Appendix B — Historically Underutilized Businesses Statistics	47
Appendix C — Staff Review Activities.....	51
NEW ISSUES	
.....	53