

January 12, 2010

(b)(6)

Re: FOIA Appeal December 4, 2009

Dear (b)(6):

Before submitting a Freedom of Information Act (FOIA) request you contacted NCUA's Office of Examination & Insurance and they provided you with credit union examination statistics for 1986 through 2001, as well as other information on credit unions prior to 1986. You filed a Freedom of Information Act (FOIA) request on November 24, 2009 for examination related information for the period 1972 – 1985. Linda Dent, National Credit Union Administration (NCUA) staff attorney, denied your request on December 3, 2009 because no examination related statistics were found in NCUA's electronically stored records. The NCUA's record retention requirement is 7 years for examination reports and related data and the records you requested were all beyond the retention period.

We received your December 4, 2009 appeal on December 14th. You state in your appeal that you are looking for the number of banks examined annually from 1972 until 1985. NCUA does not supervise, examine or insure banks. The National Credit Union Administration is the independent federal agency that charters and supervises federal credit unions. NCUA also operates the National Credit Union Share Insurance Fund insuring savings in federal credit unions (FCUs) and federally insured state-chartered credit unions (FISCUs). We have found hard copy annual reports for the NCUA that contain the information you requested on FCUs. Your appeal is granted and the responsive information appears below.

The annual reports only provide examination information for FCUs, not FISCUs. Some of the annual reports for the time period requested specifically noted that NCUA generally does not examine state chartered credit unions. The following information on the total number of FCUs and the percentage of FCUs examined for each year from 1972 – 1985 was compiled from NCUA's annual reports for those years.

Year	No. of FCUs	Percentage Examined
1972	12,708	99.1%
1973	12,688	99.5%
1974	12,748	100%
1975	12,737	100%
1976	12,757	99.5%
1977	12,750	95.4%
1978	12,759	80%

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Year	No. of FCUs	Percentage Examined
1979	12,738	77%
1980	12,440	66%
1981	11,969	60%
1982	11,631	55%
1983	10,963	100%
1984	10,587	100%
1985	10,125	100%

Sincerely,

Robert M. Fenner
General Counsel

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