

How to Use This Manual

NAFCU's Regulatory Document Series provides you with the key laws, regulations, and interpretations governing credit union operations. It is a centralized source of all credit union regulatory documents. Your service will be updated quarterly, and by filing these documents as they are received, you will have a complete off-the-shelf reference of the laws and regulations that govern credit union operations and the services provided to members.

NAFCU's Regulatory Document Series is designed as a stand-alone regulatory reference source. It is also a valuable regulatory reference when used in conjunction with *NAFCU's Compliance Guide for Credit Unions*. The Compliance Guide includes interpretation and analysis of the underlying consumer regulations affecting credit unions and cross references easily to the actual regulatory documents contained in *NAFCU's Regulatory Document Series*.

DOCUMENT SERIES CONTENTS

NAFCU's Regulatory Document Series includes the following:

- Current NCUA Letters to Credit Unions
- Current NCUA Legal Opinion Letters
- NCUA Regulatory Alerts
- Current NCUA Interpretive Rulings and Policy Statements (IRPS)
- Chartering and Field of Membership Manual
- Federal Credit Union Act
- National Credit Union Administration (NCUA) Rules and Regulations

As you use this series to find answers to your compliance questions, you will probably find that the Legal Opinion Letters provide the easiest and most thorough means of researching an issue. These letters are written by the General Counsel's Office of the National Credit Union Administration and contain the agency's official interpretation of important laws and regulations. These letters have a convenient subject index that will help you find opinion letters on related issues. The Legal Opinion Letters also contain cross references to specific laws and regulations on the subject matter.

Similarly, the Letters to Credit Unions and IRPS provide general direction from NCUA on a wide variety of topics. Chronological lists and subject indexes make it easy to use these documents to research a subject. These documents also typically contain references to other documents in *NAFCU's Regulatory Document Series*.

Using the Federal Credit Union Act tables of contents, you can find the sections of the Federal Credit Union Act that deal with the issue you are interested in.