Equal Employment Opportunity Policy Statement

It is the National Credit Union Administration's (NCUA) policy to prohibit discrimination based on race, color, religion, national origin, sex (including sexual harassment), age (40 years and over), disability (mental and physical), or reprisal for involvement in an EEO activity. NCUA is fully committed to preventing or correcting unlawful discrimination in its employment policies, procedures, practices, and operations.

The non-discrimination policy covers all agency personnel/employment programs, management practices and decisions, including recruitment/hiring, merit promotion, transfer, reassignments, training and career development, benefits, discipline, and separation. All agency employees are to be afforded an equal opportunity to compete on a fair and level playing field. NCUA supervisors and managers are expected to take an active role in promoting and implementing the agency's equal opportunity goals and objectives.

NCUA is committed to maintaining a work environment that is free of retaliation. The agency will take appropriate action against any NCUA official who retaliates against any employee for participating in the EEO process. NCUA is also committed to maintaining a work environment free of harassment. Employees are encouraged to advise supervisors, managers, or the agency's Director of Equal Opportunity Programs of discriminatory conduct affecting the agency's work environment.

All NCUA employees are responsible for implementing the agency's equal employment opportunity policy in their daily actions, conduct, and decisions. Managers and supervisors must continually monitor the workplace to ensure an environment free of unlawful discrimination, hostility, intimidation, reprisal, or harassment. Prompt remedial action must be pursued to correct inappropriate behavior under this policy.

Each individual is expected to abide by the letter, intent, and spirit of the equal opportunity laws and policies applicable to Federal employment. Achievement of the agency's equal opportunity objectives will enhance the agency's ability to accomplish its mission.

May 14, 2004

/S/

JoAnn M. Johnson Chairman