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Credit Unions Richard J. Hillman,2004-04 Recent legislative and regulatory changes have blurred some distinctions between credit unions and other depository institutions such as banks. The 1998 Credit Union Membership Access Act (CUMAA) allowed for an expansion of membership and mandated safety and soundness controls similar to those of other depository institutions. In light of these changes and the evolution of the credit union industry, this report evaluated: (1) the financial condition of the industry and the deposit (share) insurance fund, (2) the impact of CUMAA on the industry, and (3) how the Nat. Credit Union Admin. (NCUA) had changed its safety and soundness processes. Also makes recommendations to the chairman of NCUA. Charts and tables.

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