

Readiness Checklist & Gap Assessment Template

This sample template is designed to help credit unions evaluate preparedness for NCUA's 2026 Supervisory Priorities, specifically related to lending oversight. The template should be adjusted to meet your credit union's product and service offering.

Please note: this tool does not represent the full supervisory scope. For a comprehensive review that includes all areas outlined by the NCUA, a detailed assessment is strongly recommended.

Use the following rating scale: 0 = Not in place | 1 = Partially in place | 2 = Fully in place | N/A

Readiness Criteria	Evidence to Review	Gap Rating
Underwriting standards are current, risk-based, and consistently applied	Policies, underwriting checklists, exception logs	0 / 1 / 2 / NA
Loan administration processes are documented and followed	Procedures, QC/QA results	0 / 1 / 2 / NA
Loss mitigation and workout programs are updated and consistently applied	Workout policy, approval matrix, monitoring reports	0 / 1 / 2 / NA
ACL methodology is well-supported and documented	ACL model documentation, Q-factor rationale, back-testing	0 / 1 / 2 / NA
Charge-off practices align with NCUA guidance	Charge-off logs, policy, audit findings	0 / 1 / 2 / NA
Concentration risks are identified, monitored, and reported to the board	Concentration reports, limits, board packets	0 / 1 / 2 / NA
Third-party lending/servicing oversight is robust	Due diligence files, SLAs, performance reviews	0 / 1 / 2 / NA

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