

Working at Home and Credit Hours for Field Staff on a Maxi-Flex Schedule under NCUA's Latest Change to Chapter 19

Changes

Chapter 19 remains exactly the same except for:

- Established core hours from 9 am – 11 am on Monday, Tuesday, Wednesday, and Thursday
- You can only EARN credit hours after you have “worked” your required eighty (80) hours in the pay period or on Sunday from 6:00 am to 10:00 pm

Required Work

- 80 hours per pay period at an official work-site.
- Between the hours of 6:00 am to 10:00 pm - Monday through Saturday
- No more than 12 hours per day
- Must charge time on at least four of the six days each week, but now must “work” Mon. – Thurs. from 9 am to 11 am

“WORK” can be accounted for by: credit union work, travel, training, office, holiday, annual leave, sick leave, comp time leave, travel comp time leave, credit hours leave, etc.

Official Work-Site

Chapter 19 only says “it is not an examiner’s home”, so by inference it is any site other than your home office: i.e. credit union, hotel, airport, coffee shop, library, etc.

The problem arises when you cannot, or it is not practical to perform your work at a credit union for eight (8) hours or more in a day. We are only suppose to work at a credit union when we have a legitimate business purpose at that credit union (we could do a limited amount of non-credit union work while on-site) and we are not to extend (i.e. two day contact into four day, or one week exam into seven days) the contact in order to do other unrelated work. That being said, where do we work?

- A hotel or airport works when on travel status.
- If not traveling it has been suggested that a coffee shop or library is a possibility, but many questions arise: Do they actually have the facilities for us to work for an extended time? Should they be providing us with work space? And many more.

The bottom line - Supervisors/NCUA may have to find a place for us to work.

The EXCEPTION: your supervisor can approve your home office as an official work-site for you to “work” eight (8) hours or more in a day. You cannot go to any other work location on that day and you must get written (e-mail) approval each time your office is approved as a work-site.

Earning Credit Hours

Credit hours can no longer count towards your eighty (80) hour work requirement. You must **earn** credit hours for all work voluntarily performed as follows:

- In excess of 80 hours in one pay period, and
- On Sunday

You must continue to get prior approval from your supervisor to EARN credit hours at an official work-site.

Chapter 19 gives you pre-approval to earn credit hours at home. So you can work at home to earn credit hours without supervisor approval, on **Sunday** or **after you have worked your basic work requirement**. You can earn one (1) to twelve (12) hours in a day within the time bands (6 am – 10 pm). Most likely – either Sunday in the pay period and Friday or Saturday of the 2nd week in the pay period.

- 👉 You must submit NCUA form 1324 to your supervisor to have credit hours recorded.
- 👉 You may accumulate and carry over no more than 24 credit hours to the next pay period.
- 👉 There is not a timeframe when the credit hours must be used.

Using Credit Hours:

- NCUA form 71 is required to be submitted to your supervisor for approval to use these credit hours for leave.