

## 1. Can my credit union reach out to ViClarity’s League Services for compliance assistance?

Yes, as long as your credit union is an active member of the DakCU Association.

## 2. How can we contact ViClarity’s League Services if our credit union has a compliance question?

The ViClarity team can be reached M-F from 8am - 5pm by e-mail at [dakcu@viclarityus.com](mailto:dakcu@viclarityus.com), or by phone at **833-978-6043**.

## 3. How long does it take for ViClarity’s League Services to answer my compliance question?

For both e-mails and calls our turnaround time is 24 hours. On rare occasions we may need more time to research your questions; however, we will communicate to the credit union that we need additional time to provide a response.

## 4. Is there a limit on how many emails or calls ViClarity can receive from a DakCU associated credit union?

No, there is not a limit.

## 5. Can anyone from my credit union call with a compliance question or does the question need to be funneled through one person at my credit union?

We encourage you to share ViClarity’s contact information with your staff. Anyone from your credit union can contact ViClarity’s League Services team.

## 6. What types of compliance questions can be asked through ViClarity’s League Services?

We cover both state-specific compliance and federal regulatory compliance questions. We do not provide legal assistance, marketing reviews, or audit services. If a specific question is outside of our scope, we will communicate that and provide as much guidance as possible. In some cases, we may recommend that you reach out to legal counsel for additional risk mitigation.

## 7. What is the scope of state-specific questions?

While it’s difficult to list every topic, we aim to provide compliance assistance equally to both state-chartered credit unions and federally chartered credit unions. Here are a few categories that we provide guidance on from a state level:

- Laws specific to credit unions, including but not limited to items that affect lending compliance
- Deceased accounts and probate questions
- Escheatment
- Fiduciary accounts such as POAs, conservatorship/guardianship, rep payee, trusts, court-blocked accounts
- Levies
- New account/deposit products

## 8. What if our credit union has a compliance question regarding another state?

ViClarity League Services is partnered with various other leagues; therefore, we can provide compliance insight and guidance on the following states:

- |              |                 |                 |
|--------------|-----------------|-----------------|
| • California | • Iowa          | • New Hampshire |
| • Nevada     | • Massachusetts | • Delaware      |
| • Ohio       | • Rhode Island  | • Nebraska      |

## 9. If I have issues accessing ViClarity’s Members-Only Website, who do I contact?

You can forward your issue to ViClarity’s League Services inbox and one of our compliance officers will assist in resolving the issue.

## 10. If I’m interested in additional services from ViClarity such as consulting, training, marketing reviews, audit services, or GRC software, who do I contact?

You can forward your request to ViClarity’s League Services inbox and one of our compliance officers will connect you with someone from our team who can answer your questions.