



## Contacting NAFCU's Compliance Team

### By e-mail

E-mail: [compliance@nafcu.org](mailto:compliance@nafcu.org)

**E-mail benefits:** This e-mail address is accessible by all of NAFCU's compliance staff. If one of us is away, your compliance issues will still be addressed. We strive to answer e-mails within 24 business hours, though we often respond much faster.

Individual e-mail addresses:

Anthony Demangone, Director of Compliance: [ademangone@nafcu.org](mailto:ademangone@nafcu.org)  
Sarah Loats, Regulatory Compliance Counsel: [sloats@nafcu.org](mailto:sloats@nafcu.org)  
Steve Van Beek, Regulatory Compliance Counsel: [svanbeek@nafcu.org](mailto:svanbeek@nafcu.org)  
Shari Pogach, Regulatory Paralegal: [spogach@nafcu.org](mailto:spogach@nafcu.org)

**Benefits:** Use individual addresses when you want a specific person to address your concerns. For example, Steve Van Beek may have helped you two weeks ago. You may have a related question, so e-mailing Steve directly would make sense. In addition, we may be away from our desk or on the phone. Detailed e-mails allow you to convey your issue. Also, it allows us to respond via e-mail, which allows us to attach documents or provide links to regulatory guidance.

**Possible drawbacks:** If we are away on scheduled leave, we strive to use "out of office" messages. But there is a chance that your e-mail may find us away in a meeting or due to an illness. For general questions, the general [compliance@nafcu.org](mailto:compliance@nafcu.org) address may be better.

### By telephone

Telephone: (877) 623-2887. This takes you to an automated attendant. You can then choose who you wish to contact.

Direct Dials: Do you hate automated attendants? We also have direct dial telephone numbers.

Anthony Demangone	(703) 842-2278
Sarah Loats	(703) 842-2244
Steve Van Beek	(703) 842-2266
Shari Pogach	(703) 842-2207

**Benefits:** You can chat and bounce ideas back and forth. If you get our voicemail, please leave a **detailed** message. It will help us respond much more effectively.

**Drawback:** Phone tag is a terrible game to play.

### Other things to consider

- NAFCU cannot provide legal advice. We cannot "approve" policies and procedures or advertisements. We try to help you understand NCUA and other federal regulatory requirements.
- Do you understand your issue? Often, compliance officers receive questions or issues from senior management. Be sure to understand the situation completely before you give us a call or e-mail us. Invariably, we'll ask questions to understand your situation. For example, is the loan product you are calling about open or closed-end? Is it a loan for a natural person or is it a member business loan? The more details you can provide us, the better we will be able to help you.
- State law. NAFCU focuses on federal rules and regulations that affect credit union operations. We do not have the staff to research individual state issues.