

# NCUA Vital Records Preservation

12 CFR Part 749

June 25, 2026

As part of the NCUA Deregulation Project, the NCUA made revisions to Vital Records preservation (Part 749). Effective **July 16, 2026**, revised Part 749 is the regulation requiring every federally insured credit union to maintain a written vital records preservation program. The program must enable the credit union to identify, store, and reconstruct its vital records if those records are destroyed, so that vital member services can be restored after a disaster or other catastrophic act. Credit unions are required to have a board-established, written vital records preservation program in place, including identifying the designated staff responsible for vital records preservation.

While our network cannot create the preservation program itself, we have tools to assist your staff charged with vital record preservation Part 749 compliance.

## **CBX Toolset**

Because it is the core, CBX is the system of record from which most Part 749 vital records are produced, including member share, deposit, and loan balances; financial reports; and reconciliation data.

## **Imaging Solutions Toolset**

Our Imaging Solutions are built to be an inherent part of the core data processing system. Tools include iDocVAULT (document vault), eDOCSignature, CU\*Forms / FormFLOW (eSign workflows), Native and Vertical Receipts, Remote Signature Capture, Member Tax Forms, and AP Invoices. It is offered as two deployment strategies: an In-House strategy (imaging server located at the credit union) and an Online strategy (hosted / SaaS / cloud), including the Enhanced Online Vault.

## **Other Records**

The credit will need to review the other vital record requirements and determine the sufficiency of the backup in the event of a catastrophe, especially for In-House imaging strategies.

## Mapping to Part 749

The table below summarizes how the two platforms can support each Part 749 requirement.

<b>Part 749 requirement</b>	<b>How CBX and Imaging Solutions can help</b>
<i>§ 749.1 — Vital records (member balance list; financial report; bank reconcilements; institutional account/insurance/investment list; emergency contacts)</i>	CBX generates the member balance files, financial reports, and reconciliation data; Imaging Solutions (iDocVAULT) preserves supporting source documents and emergency-contact/vendor records as indexed electronic images.
<i>§ 749.2(a)(2) — Storage and destruction schedule</i>	Imaging Solutions tools include retention-period settings, scheduled purging, and archival; enabled functions depend on whether the solution is In-House or Online.
<i>§ 749.2(a)(3) — Records preservation log</i>	Vault indexes, document metadata, and CBX/imaging audit trails help locate and access vital records.
<i>§ 749.2(b) — Off-site data processor safe harbor</i>	CBX is both replicated and backed up to a High Availability data center. The Online Vault also has redundancy and backup. Ask the CU*Answers Business Continuity Team for more details.
<i>§ 749.2(c) — Destroy superseded versions once current is stored</i>	Imaging Solutions tools include purging/archival, removing superseded versions after the current version is preserved. Enabled functions depend on whether the solution is In-House or Online.
<i>§ 749.3 — Vital records center and third-party oversight</i>	CBX is hosted in a High Availability environment; the credit union keeps the non-delegable vendor-oversight duty. Ask the CU*Answers Business Continuity Team for more details.
<i>§§ 749.4-749.5 — Format and examiner access</i>	Electronic images accurately reflect, remain accessible, and are reproducible; credit unions should engage in routine audits for unreadable documents.
<i>Related — § 748.1(b) catastrophic-act preparedness</i>	CU*Answers Business Continuity Team are responsible for restoring services after a disaster or catastrophic act.

## Summary Description of Changes to 12 CFR 749

Part renamed to “Vital Records Preservation Program”; purpose clause clarified and a new § 749.0(b) confirms other-law obligations are not superseded.

Definitions rewritten: “vital member services,” “vital records” (a defined five-item list plus discretionary additions), and “vital records center” are now the controlling definitions.

Records preservation log made flexible — the prior prescriptive list of mandatory log contents was removed; format and contents are now set by the credit union (§ 749.2(a)(3)).

Section 749.3 reframed around the vital records center and explicit third-party service provider oversight.

Appendix A (Record Retention Guidelines) and Appendix B (Catastrophic Act Preparedness Guidelines) were removed. NCUA has indicated it intends to publish the former Appendix B content separately for informational use.