

Michigan 2013 Credit Union Member Services Inventory

Thank you in advance for your time and attention in completing the 2013 Credit Union Member Service Inventory. This survey will cover several topic areas:

- Financial Counseling
- Financial Education
- Volunteerism and Community Involvement
- Loan Solutions/Payday Lending Alternatives

Your input is invaluable in our ability to report the many ways in which credit union membership benefits members and the broader community. We look forward to hearing from each of you and to sharing the collective findings with you.

Two notes as you begin.

First, you will need to complete this survey from beginning to end in one session. You should be sure to have the information required on the pdf copy of the survey prior to entering the first question.

Second, there will be several questions asking you to provide an estimate of the number of members served or the number of new members acquired, etc. In these questions, an estimate of the impact is fine for the purpose of this survey.

FINANCIAL COUNSELING: The first section asks several questions about the financial counseling services your credit union provides and the members served.

***1. Does your credit union provide either of the following to your members? (Select all that apply)**

- Informal financial advice (including guidance provided by frontline staff, member service representatives, loan and/or collections officers, credit union management, etc. who may or may not be accredited or certified counselors)
- Formal financial counseling services via certified (or accredited) employees
- Neither of these

2. By the end of 2013, roughly how many hours will your employees have spent on financial counseling with members? (An estimate is fine)

3. By the end of 2013, roughly how many members will have received financial counseling through your credit union? (An estimate is fine)

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4. How many certified (or accredited) financial counselors does your credit union have on staff (i.e., on your payroll)?

5. Where is the certification from?

***6. Does your credit union provide referral of members to formal financial counseling service providers (including agencies that provide certified residential housing counseling)?**

- Yes
 No

7. By the end of 2013, roughly how many members will you refer to an outside agency?

8. Does your credit union track any before-and-after financial performance information for its formal and/or informal counseling program?

- Yes
 No
 Don't Know

FINANCIAL EDUCATION: The second section asks a few questions about the financial education programs you provide students, members and consumers.

9. Including staff time, roughly how much will your credit union have spent (in dollars) on member financial education by the end of 2013? (An estimate is fine.)

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10. Does your credit union report its classroom presentation and student participation figures to the National Youth Involvement Board (NYIB)?

- Yes
- No
- We do not have any classroom presentations or student participation to report.

11. Does your credit union offer or participate in any of the following youth financial education activities? (Select all that apply.)

- Interactive Teen Financial Reality Fairs
- Youth Financial Weeks (such as Credit Union Youth Week in April or other)
- Programs related to Biz Kids
- Online Financial or Credit Union Education Games
- Other Youth Programs

12. By the end of 2013, roughly how many students will have participated in your financial education programs? (An estimate is fine.)

13. By the end of 2013, roughly how many total classroom presentations will your credit union have sponsored or conducted at schools? Please count each presentation as a single event. If you tabulate presentations on a school-year basis, you may report the total number for the last school year rather than the calendar year. (An estimate is fine)

***14. Does your credit union have one or more branches in elementary, middle or high schools?**

- Yes
- No

15. How many school branches do you have?

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16. How many students are participating in your school branch program? (An estimate is fine)

17. As of today, what is the total balance of accounts held by account holders who are ages 18 or less?

18. Does your credit union offer or participate in any of the following adult education programs members and/or consumers? (Select all that apply)

- Seminars
- Retirement Fairs
- Other Financial Education activities

19. By the end of 2013, roughly how many people (members and non-members) will have participated in the adult education programs held or sponsored by your credit union? (Note: If you gave multiple presentations to the same group, the people should only be counted one time.) (An estimate is fine.)

20. By the end of 2013, roughly how many adult education events will your credit union have held or sponsored? Please count each presentation as a single event. (An estimate is fine)

VOLUNTEERISM AND COMMUNITY INVOLVEMENT: The final section asks questions about volunteering, contributions to the community and scholarships.

21. By the end of 2013, how many hours will your credit union staff have volunteered? (An estimate is fine.)

22. What is the total number of volunteer projects your credit union will be involved in by the end of 2013? (An estimate is fine.)

of Projects

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23. By the end of 2013, roughly how many dollars will your credit union have donated or raised to be donated to charitable causes? (An estimate is fine.)

24. Does your credit union provide in-kind contributions for your community (meaning donations in goods or services rather than cash)?

Yes

No

25. By the end of 2013, what is your estimate of the total dollar and/or time value of the in-kind contributions?

Dollar Value of
Goods/Services Provided:

Dollar Value of Time
Provided:

26. Is the level of participation by your credit union in community volunteerism, donations and/or financial education more, the same or less than previous years?

More

The Same

Less

27. If less, please indicate the primary reason(s):

We have diverted resources to managing the increased regulatory/compliance burden

Other operational challenges

Other reasons

28. Please explain other operational challenges or other reasons briefly.

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29. In 2013, has (or will) your credit union partner with other credit unions for cooperative community outreach or financial education initiatives?

Yes

No

30. If Yes, please describe.

***31. Does your credit union provide scholarship programs?**

Yes

No

32. By the end of 2013, roughly how many students will have benefited? (An estimate is fine.)

33. What do you estimate the total dollar amount of scholarships provided to be by the end of 2013?

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34. Does your credit union offer short term lending products that provide members with an alternative to payday loans or cash advance loans from check cashers or other finance companies?

- Yes, we offer short-term, small-dollar loans or payday alternative loans (loans with terms up to 6 months)
- Yes, we offer other types of lending products that provide members with an alternative to payday loans.
- No, we do not offer these types of loans.

35. Please describe the other types of lending products you offer that provide members with an alternative to payday loans.

36. How many of these loans have been originated in the last 12 months? What is the dollar amount of these loans in the past 12 months?

# of Loans	<input type="text"/>
Total Dollar Amount	<input type="text"/>

37. Do you have a unique success story you would like to share? If so, please provide a brief description in the space provided below.

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38. Do you have a story of a unique community partnership you would like to share? If so, please provide a brief description in the space provided below.

39. Do you have a meaningful member story that you have permission to share that exemplifies how the credit union difference impacts members and people in the community? If so, please provide a brief description in the space provided below.

40. Do you have a story of how your credit union has helped a small business in 2013 that you would like to share? If so, please provide a brief description in the space provided below.

***41. Can you provide a quote from a statewide partner or government official about the benefits of credit unions within communities?**

- Yes, I have a quote now.
- Yes, I can get a quote.
- No, I cannot get a quote.

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42. Please provide the quote and the name/title of the individual in the space below.

43. Once you have acquired the quote, please email it to Lois Kitsch at lkitsch@ncuf.coop

Okay

44. Does your credit union have its own foundation?

Yes

No

***45. Please provide your name and contact information in case there are follow up questions**

Full Name

Email Address

Re-Enter Email Address

Phone Number

***46. To ensure your responses are associated with the proper credit union, please provide the following information.**

Credit Union Name

State

City

Street Address