MICHIGAN
CREDIT UNION LEAGUE

CREDIT UNION CRISIS COMMUNICATIONS PLAYBOOK

PREPARE. RESPOND. COMMUNICATE. RECOVER.

Crises can happen without warning—but how you communicate in those moments shapes how your credit union is perceived, trusted and remembered. This playbook provides practical steps, tools and templates to help your team communicate clearly and confidently before, during and after a crisis.

PROTECT TRUST
Clear, consistent communication helps preserve member trust and confidence.

REDUCE UNCERTAINTY
Timely information reduces rumors and keeps your community informed.

ALIGN YOUR TEAM
A plan ensures everyone knows their role and how to communicate effectively.

RECOVER STRONGER
Thoughtful communication supports a stronger recovery and reputation long after the crisis.

Prepared communication in a crisis is not just about what you say—it's about the trust you build.

Use this playbook as a guide. Adapt it to your credit union's size, resources and specific needs.

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How to Use This Playbook

During a crisis, the communications challenge is rarely a lack of words. It is knowing what must be confirmed, who needs to hear from the credit union and how quickly the message should change as new facts become available.

Use this guide to move through four decisions:

1	2	3	4
ASSESS	**DECIDE**	**CRAFT**	**UPDATE**
Confirm the facts and immediate impact.	Determine whether communication is needed now.	Build a clear message around what people need to know.	Set a time for the next communication and keep it.

CORE PRINCIPLE

Share what you can verify. Be clear about what is still unknown. Tell people what they should do and when they should expect the next update.

The First 15 Minutes

Before drafting a public statement, answer the questions below. A fast response is important, but an inaccurate response can create additional risk.

- ☐ Is anyone in immediate danger or in need of emergency assistance?
- ☐ What happened, and which facts have been independently confirmed?
- ☐ Who is affected: employees, members, vendors, the public or multiple groups?
- ☐ Are services, funds, personal information or physical locations affected?
- ☐ Who is leading the incident response?
- ☐ Who is authorized to approve and release communications?
- ☐ When will the team meet again to review new information?

1. Decide Whether to Communicate

Not every incident requires a public statement. The need to communicate depends on impact, visibility and the likelihood that people will seek information elsewhere.

Begin preparing a message when any answer below is “yes.”

- ☐ Are members unable to access an important service?
- ☐ Could member funds, data or personal safety be affected?
- ☐ Are employees already receiving questions?
- ☐ Has the media contacted the credit union?
- ☐ Is the issue circulating online or on social media?
- ☐ Are law enforcement, regulators or outside authorities involved?

Choose the communication level

LEVEL	USE WHEN	LIKELY AUDIENCES	EXAMPLES
1	Limited impact; situation is controlled.	Leadership, staff	Brief branch disruption; isolated complaint
2	Members or operations are meaningfully affected.	Staff, members, board	System outage; weather closure
3	High public interest, legal exposure or significant harm.	All stakeholders	Data breach; misconduct; major security event

SAFETY AND AUTHORITY

If an incident involves an immediate threat of harm, contact emergency personnel first. When law enforcement or another authority is leading the response, coordinate communications and avoid releasing information that could interfere with the investigation.

2. Craft the Message

A useful crisis message answers four questions. The message may be short, but it should help the audience understand the situation and know what comes next.

WHAT HAPPENED?	State only the facts that have been verified.
WHAT ARE WE DOING?	Explain the immediate response and who is involved.
WHAT DOES THIS MEAN FOR ME?	Describe the impact and any action the audience should take.
WHAT HAPPENS NEXT?	Give a specific time or condition for the next update.

Holding statement builder

FILL-IN TEMPLATE

We are aware of [brief description of the issue]. Our team is [action being taken]. At this time, [known impact or guidance]. We will provide another update by [specific time or condition].

Example: Online banking interruption

SAMPLE MESSAGE

We are aware that some members are unable to access online and mobile banking. Our technology team is working with our service provider to identify the cause and restore access. Member accounts remain available through our branches, contact center and ATMs. We will provide another update by 3:00 p.m.

Before releasing the message

- ☐ Is every factual statement verified?
- ☐ Does the message avoid speculation, blame and unnecessary detail?
- ☐ Does it explain what the audience should do?
- ☐ Is the tone calm, respectful and direct?
- ☐ Does it include the time of the next update?
- ☐ Has the appropriate leader, legal counsel or subject matter expert reviewed it?

3. Release and Update the Message

The first message does not need to answer every question. It should confirm awareness, establish the credit union as the source of reliable information and create a clear expectation for the next update.

When to communicate

TIMING	PURPOSE	CONTENT
Initial holding statement	Acknowledge the issue and reduce uncertainty.	What is known, what is being done and when the next update will come.
Scheduled update	Keep the commitment made in the previous message.	New verified facts, unchanged facts and revised guidance.
Resolution message	Confirm restoration or the end of the immediate issue.	What has been resolved, any remaining impacts and where to get help.
Follow-up communication	Rebuild confidence and close information gaps.	Additional explanation, member support and steps to prevent recurrence, when appropriate.

Choose the right channel

Employees: Direct email, internal messaging platform and manager talking points

Members: Website alert, email, mobile notification, social media and contact center scripts

Board: Direct call or executive briefing, followed by written summary

Regulators / law enforcement: Required reporting channel and direct coordination

Media: Written statement and a trained, designated spokesperson

> **IMPORTANT**
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> Do not allow different channels to tell different versions of the story. All messages should use the same verified facts, even when the level of detail changes by audience.

Media request quick response

When a reporter contacts the credit union, record the reporter's name, outlet, contact information, questions and deadline. Do not speculate or speak "off the record." Route the request to the designated communications lead and respond before the deadline, even if the response is only a brief holding statement.

4. Close the Loop

A crisis communication effort is not complete when the immediate issue ends. The credit union should confirm resolution, answer remaining questions and improve the plan while the experience is still fresh.

Post-crisis review questions

- ☐ What information did employees and members need first?
- ☐ Where did the approval process slow down?
- ☐ Which questions were asked repeatedly?
- ☐ Did all channels remain accurate and consistent?
- ☐ Were spokespeople and managers prepared?
- ☐ What templates, contact lists or procedures should be updated?