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CREDIT UNION CRISIS COMMUNICATIONS PLAYBOOK

A Practical Guide for Navigating
the Unexpected

*In a crisis,
trust is built through
clear, timely and
consistent
communication.*



PROTECT
TRUST



INFORM
CLEARLY



RESPOND
CONFIDENTLY



EMERGE
STRONGER

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INTRODUCTION

Crises don't follow a schedule.

They can strike without warning - through system outages, cybersecurity incidents, natural disasters, reputational challenges or other unexpected events.

What your credit union does - and how you communicate - in the early hours and days can make all the difference in protecting your members, your team and your reputation.

This playbook provides a practical framework to help you communicate with clarity, confidence and compassion before, during and after a crisis.



REMEMBER:

**You may not control the crisis,
but you can control how you
communicate through it.**

CRISIS COMMUNICATIONS AT A GLANCE

An effective crisis communication plan is built on four key principles:



PROTECT TRUST

Be honest, empathetic and transparent.



INFORM CLEARLY

Share timely, accurate and consistent information.



RESPOND CONFIDENTLY

Act quickly, coordinate internally and show leadership.



EMERGE STRONGER

Learn, adapt and reinforce your commitment to members.

1. PREPARE BEFORE THE CRISIS

Preparation builds confidence and strengthens your ability to respond when it matters most.

- ✓ **Build Your Crisis Communications Team**
Identify key leaders and their roles.
- ✓ **Know Your Audiences**
Understand the needs of your members, team and community partners.
- ✓ **Establish Key Messages**
Define your core messages before a crisis happens.
- ✓ **Create Communication Channels**
Identify the best ways to reach your audiences.
- ✓ **Review and Practice Your Plan**
Conduct tabletop exercises and update regularly.



PRO TIP:

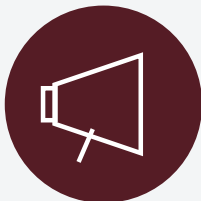
Prepared teams communicate with confidence.
Confident teams earn trust.

2. RESPOND IN THE FIRST 24 HOURS

The first 24 hours are critical. Your goal is to acknowledge, reassure and inform.

THE FIRST 15 MINUTES

- ✓ Activate your crisis communications team.
- ✓ Confirm the facts and assess the situation.
- ✓ Determine the scope and potential impact.
- ✓ Identify the first key messages.
- ✓ Choose communication channels.
- ✓ Begin communicating internally.



REMEMBER:

Speed matters. Accuracy matters more.
It is okay to say, "We are still gathering information and will share more soon."

2. RESPOND IN THE FIRST 24 HOURS (CONT.)

THE FIRST 24 HOURS

- ✓ Communicate early, even if information is limited.
- ✓ Provide regular updates as more information becomes available.
- ✓ Monitor questions and concerns.
- ✓ Correct misinformation quickly.
- ✓ Ensure your website and key channels are current.
- ✓ Take care of your team - share information internally and be available.



PRO TIP:

Silence creates uncertainty. Communicate early.
Communicate often.

3. COMMUNICATE WITH IMPACT

Clear, consistent and compassionate communication helps protect trust and reduce anxiety.

KEY PRINCIPLES

- ✓ **Be Honest:**
Share what you know. Acknowledge what you do not.
- ✓ **Be Timely:**
Do not wait for perfect information.
- ✓ **Be Consistent:**
Align your messages across all channels and spokespeople.
- ✓ **Be Empathetic:**
Show you understand the impact on your members and community.
- ✓ **Be Action-Oriented:**
Share what you are doing and what members can do.



REMEMBER:

Your tone matters as much as your words.

MESSAGE FRAMEWORK

Use this simple structure to shape your messages.



ACKNOWLEDGE

What happened.



EXPRESS EMPATHY

Recognize the impact on your members and community.



SHARE WHAT YOU KNOW

Provide the facts you have.



EXPLAIN WHAT YOU'RE DOING

Outline your response and next steps.



OUTLINE NEXT STEPS

What members can expect and what they can do.

4. CLOSE THE LOOP

Recovery is where trust is rebuilt and your organization emerges stronger.

AFTER THE CRISIS

- ✓ Thank your team, members and community partners.
- ✓ Share a full update on what happened and what was learned.
- ✓ Reinforce the steps you are taking to prevent future issues.
- ✓ Evaluate your response and identify opportunities for improvement.



REMEMBER:

Every crisis is a chance to learn, adapt and grow stronger.

POST-CRISIS REVIEW QUESTIONS

- What worked well?
- What could have been better?
- What will we do differently next time?
- Do we need to update our plan or training?