



CREDIT UNION DEPARTMENT

Harold E. Feeney
Commissioner

Robert W. Etheridge
Deputy Commissioner

2016 CREDIT UNION DEPARTMENT REPORT ON CUSTOMER SERVICE

In March, the Department announced its twenty-first annual customer satisfaction questionnaire. This is the sixth time state-chartered credit unions were asked to provide their opinions electronically.

Pursuant to TEX. GOV'T CODE ch. 2114, the Department creates an inventory of external customers for each of its budget strategies.

INVENTORY OF CUSTOMERS BY STRATEGY

Strategy	Customer
Safe and Sound Credit Union Industry	State Chartered Credit Unions and Members of State Chartered Credit Unions

INFORMATION GATHERING METHODS, RESULTS AND ANALYSIS

The Department assesses its customer service through communication with its constituents. The Department utilized an electronic survey to reach out to each of its customers.

Each Texas-chartered credit union received a link to the online annual questionnaire. Completion of the electronic survey was voluntary and anonymous. Out of the **184** credit unions provided the opportunity to complete the survey, **109** completed the online questionnaire for a response rate of **59 percent**. This compares to a **48 percent** response rate in **2015** and a **59 percent** response rate in **2014**.

In the following pages, the results of the survey are detailed. Charts are provided to show how credit unions as a whole responded to each question. Tables are also provided to break out those responses by credit union asset size.

Within 15 days after the Department responds to a complaint from a credit union member, the Department emails a link to a survey for each member to respond

to questions enumerated in the survey. Completion of the electronic survey was voluntary and anonymous. Out of the **228** credit union members provided the opportunity to complete the survey, **34** completed the online questionnaire for a response rate of **15 percent**. Tables are provided indicating the questions asked and the responses received.

The data from all of the surveys reveals that a majority of customers are satisfied with the services the Department provides. The Department is proud of its reputation as a provider of quality regulation and service to its constituents.

COMPACT WITH TEXANS

The Department's Compact with Texans is posted on the agency website (www.cud.texas.gov). The appointed customer service representative is Commissioner Harold E. Feeney.

**CREDIT UNION DEPARTMENT
CREDIT UNION SATISFACTION SURVEY
CURRENT VS. PREVIOUS RESULTS**

	<u>2016</u>	<u>2015</u>	<u>2014</u>
Number of Survey Questionnaires Mailed	184	186	188
Number of Responses Completed	109	89	111
Percentage of Credit Unions Completing Survey	59%	48%	59%
Number of Credit Unions Providing Written Comments	58	34	51
Percentage of CUs that Believe the Department Provides Quality Service	97%	97%	92%

INTERACTION WITH DEPARTMENT

INTERACTION WITH DEPARTMENT

Strategic Goal: Protect Credit Union Member Interests

Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.

Measure: Outcome

Department Staff is Generally Accessible

Customer Responses

Strongly Agree	88
Somewhat Agree	15
Neither Agree or Disagree	3
Somewhat Disagree	1
Strongly Disagree	2

Strategic Goal: Protect Credit Union Member Interests

Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.

Measure: Outcome

Overall, Department Staff is Responsive to My Needs

Customer Responses

Strongly Agree	82
Somewhat Agree	20
Neither Agree or Disagree	4
Somewhat Disagree	1
Strongly Disagree	2

Strategic Goal: Protect Credit Union Member Interests

Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.

Measure: Outcome

Department Staff Provides Timely and Accurate Feedback/Answers

Customer Responses

Strongly Agree	82
Somewhat Agree	19
Neither Agree or Disagree	4
Somewhat Disagree	1
Strongly Disagree	3

Strategic Goal: Protect Credit Union Member Interests

Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.

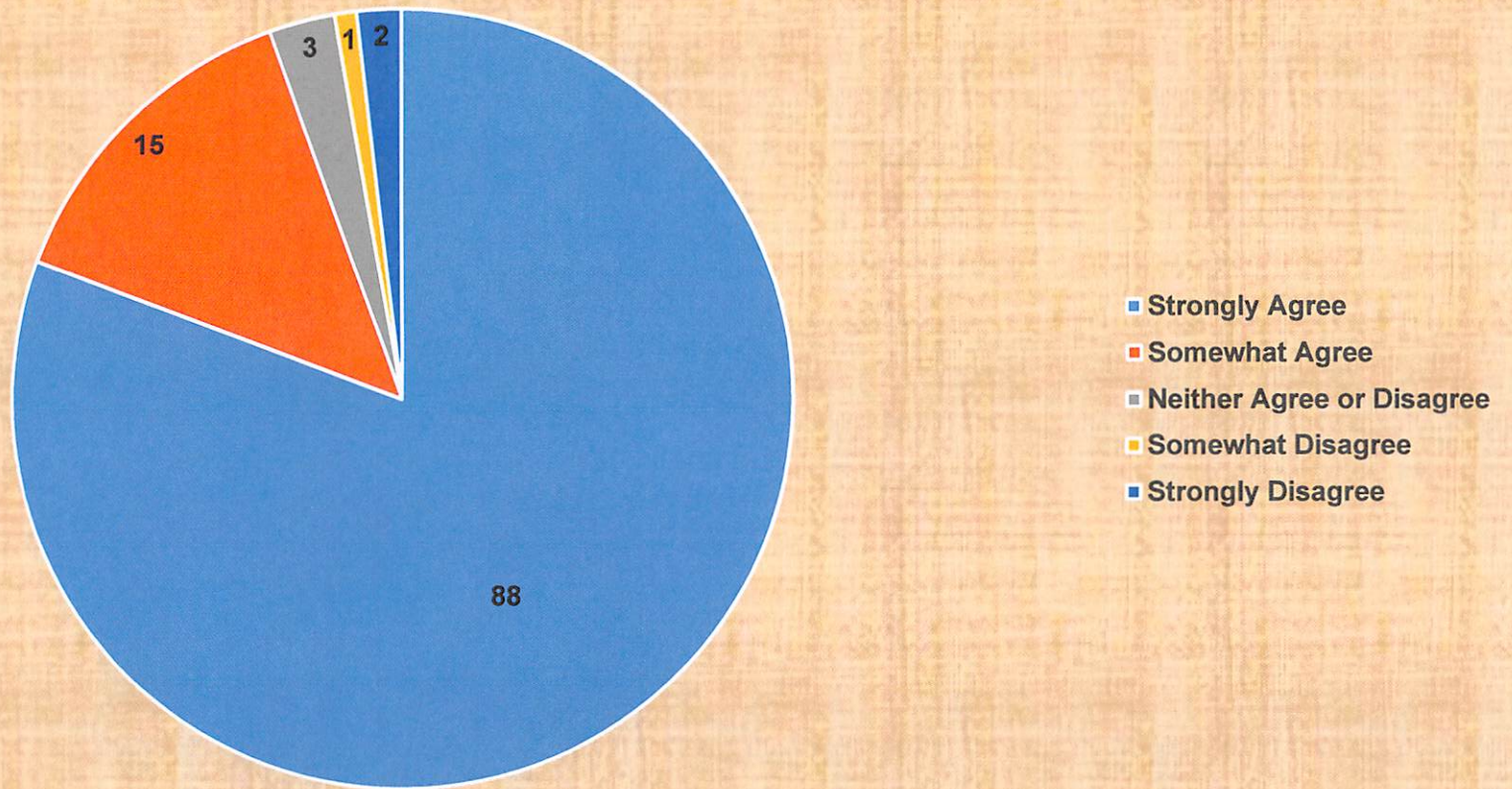
Measure: Outcome

Overall, My Credit Union's Communication with the Department is Satisfactory

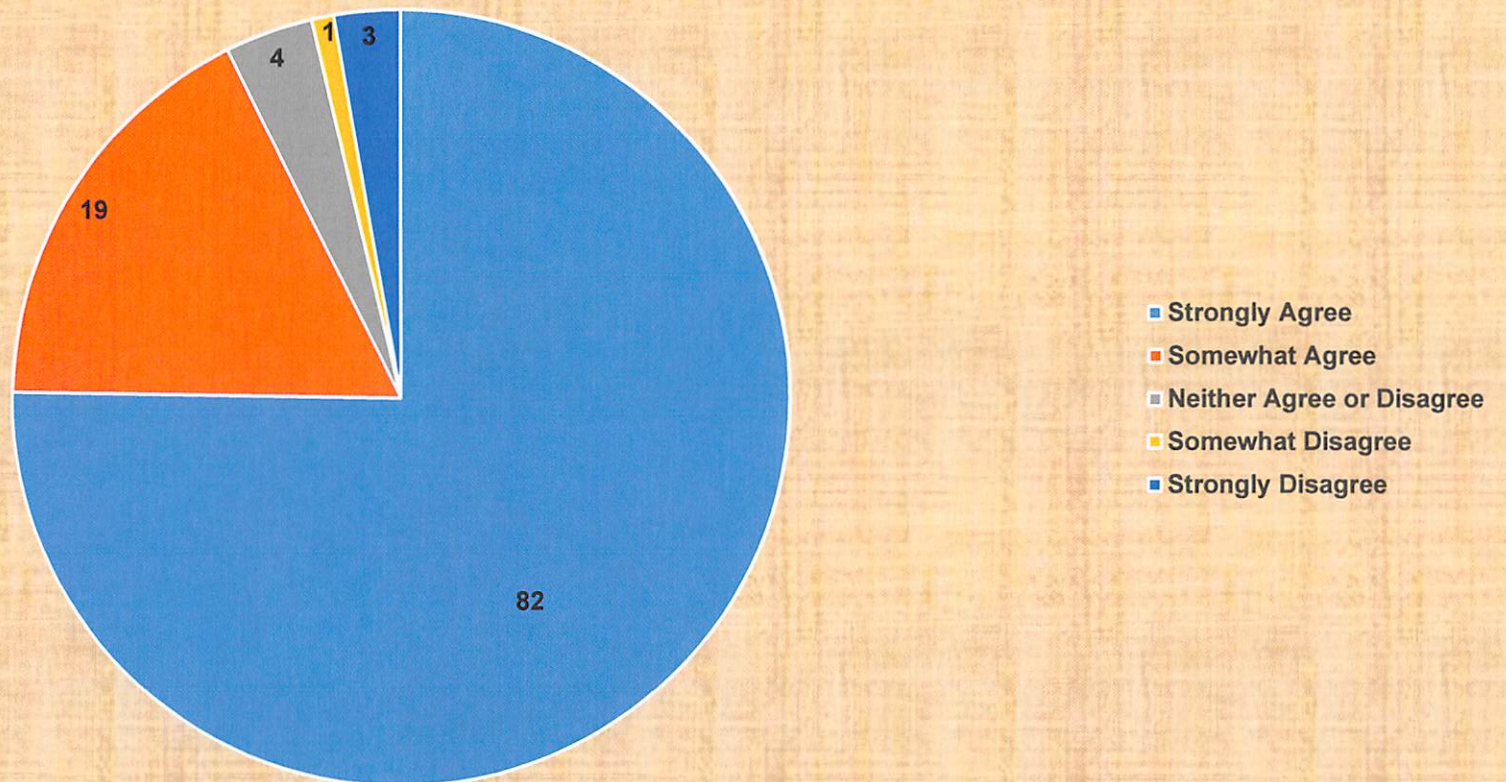
Customer Responses

Strongly Agree	87
Somewhat Agree	14
Neither Agree or Disagree	4
Somewhat Disagree	0
Strongly Disagree	4

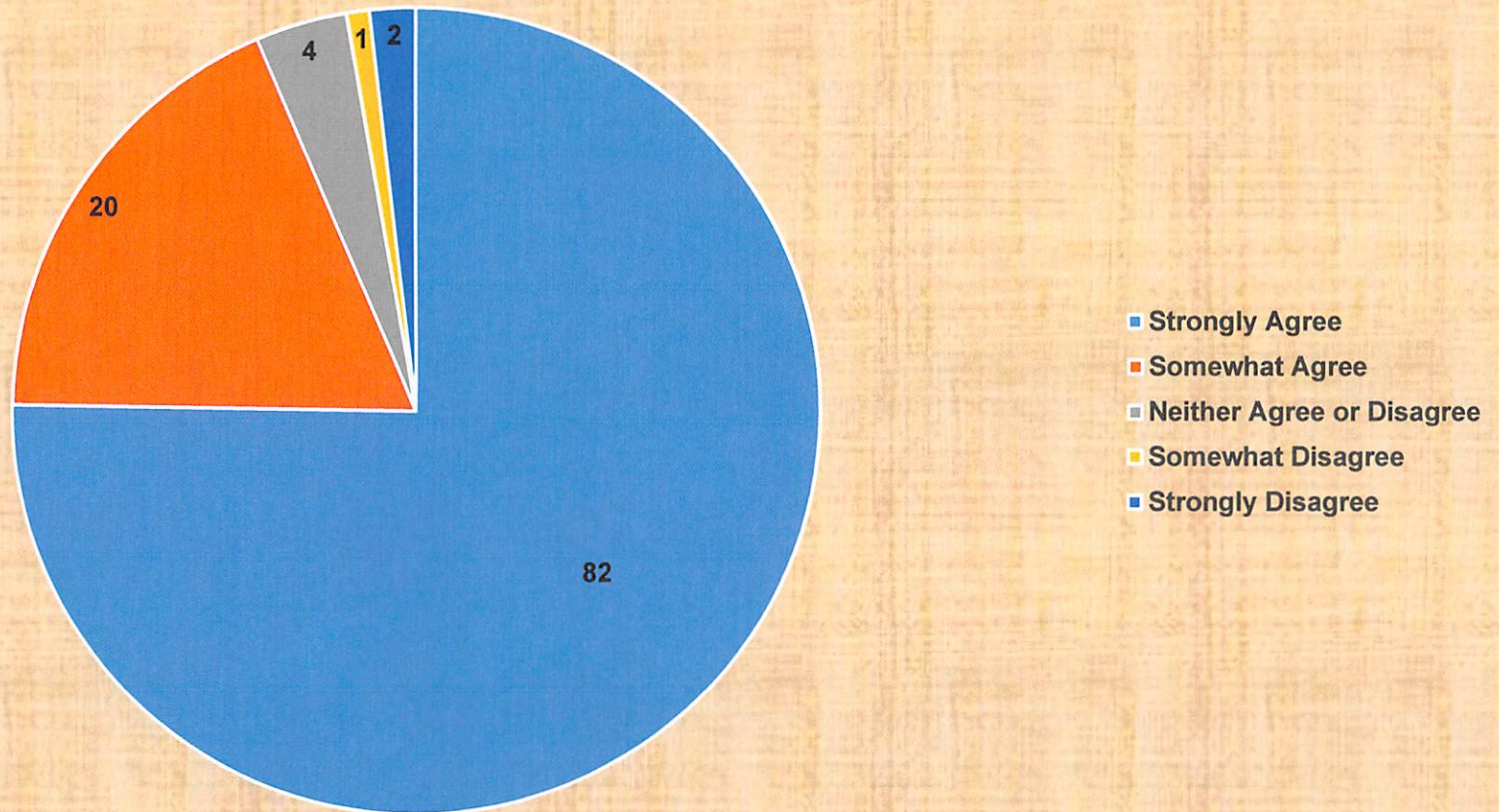
Department Staff is Generally Accessible



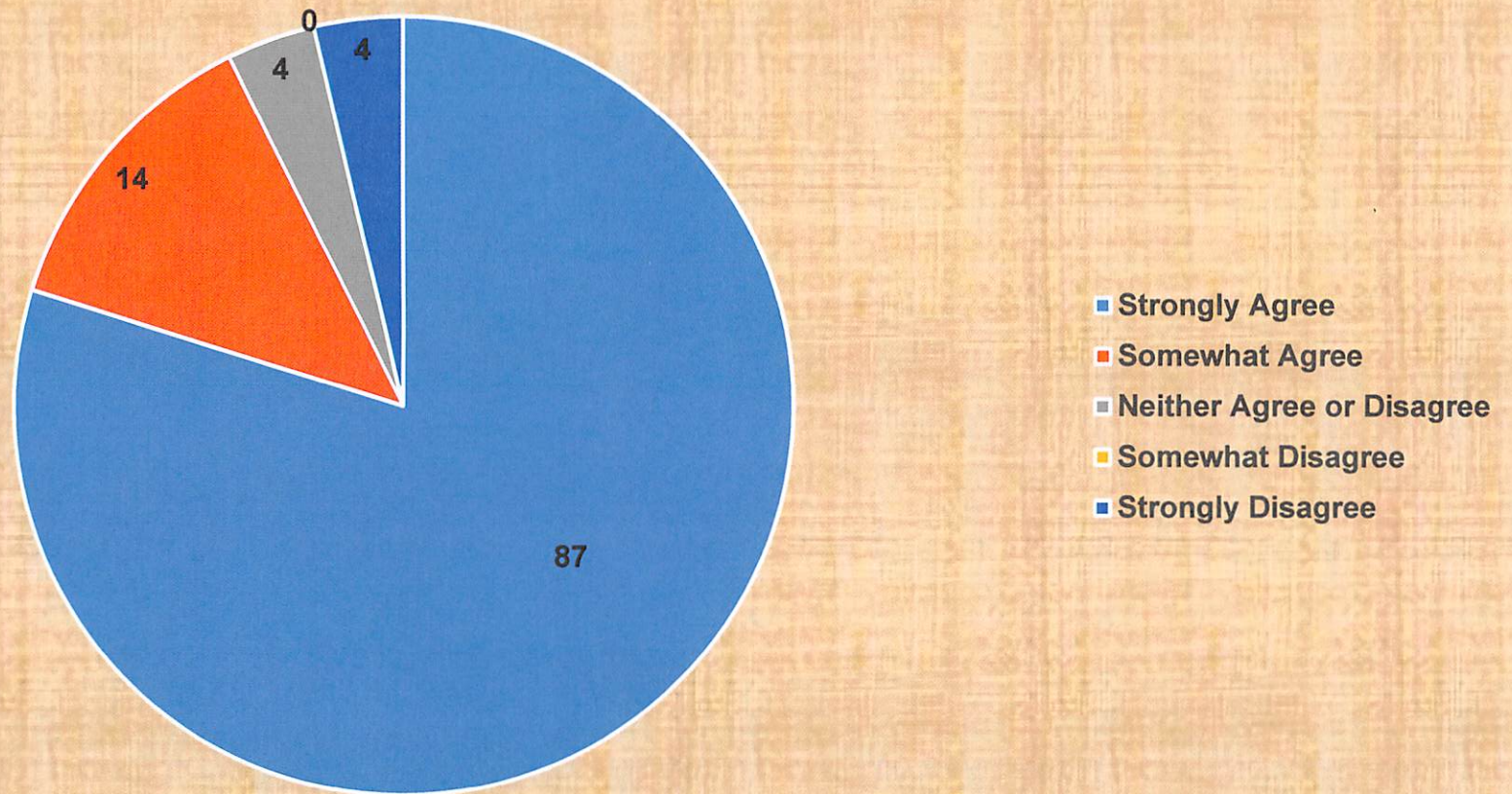
Department Staff Provides Timely and Accurate Feedback/Answers



Overall, Department Staff is Responsive to my Needs



Overall, My Credit Union's Communication with the Department is Satisfactory



COMMUNICATION WITH DEPARTMENT

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Strategic Goal: A Flexible Regulatory Framework

Strategic Objective: Each commission rule is current, clearly written, and necessary for an effective supervisory process.

Measure: Explanatory

Have you Corresponded with the Department About a Member Complaint within the Last 12 Months?

Customer Responses

Yes	42
No	66
Skipped Question	1

Strategic Goal: A Flexible Regulatory Framework

Strategic Objective: Each commission rule is current, clearly written, and necessary for an effective supervisory process.

Measure: Outcome

Complaint(s) are Handled in a Professional Manner by the Department

Customer Responses

Strongly Agree	38
Somewhat Agree	1
Neither Agree or Disagree	3
Somewhat Disagree	0
Strongly Disagree	1
Skipped Question	66

Strategic Goal: A Flexible Regulatory Framework

Strategic Objective: The Department supports credit union efforts to remain competitive, consistent with safety and soundness.

Measure: Explanatory

Requests for Information were Reasonable

Customer Responses

Strongly Agree	32
Somewhat Agree	6
Neither Agree or Disagree	3
Somewhat Disagree	1
Strongly Disagree	1
Skipped Question	66

Strategic Goal: A Flexible Regulatory Framework

Strategic Objective: Each commission rule is current, clearly written, and necessary for an effective supervisory process.

Measure: Efficiency

The Department's Conclusion(s) were Based on a Reasonable Interpretation of Applicable Law

Customer Responses

Strongly Agree	37
Somewhat Agree	2
Neither Agree or Disagree	3
Somewhat Disagree	0
Strongly Disagree	1
Skipped Question	66

COMMUNICATION WITH DEPARTMENT

Strategic Goal: A Flexible Regulatory Framework

Strategic Objective: The department supports credit union efforts to remain competitive,
Consistent with safety and soundness.

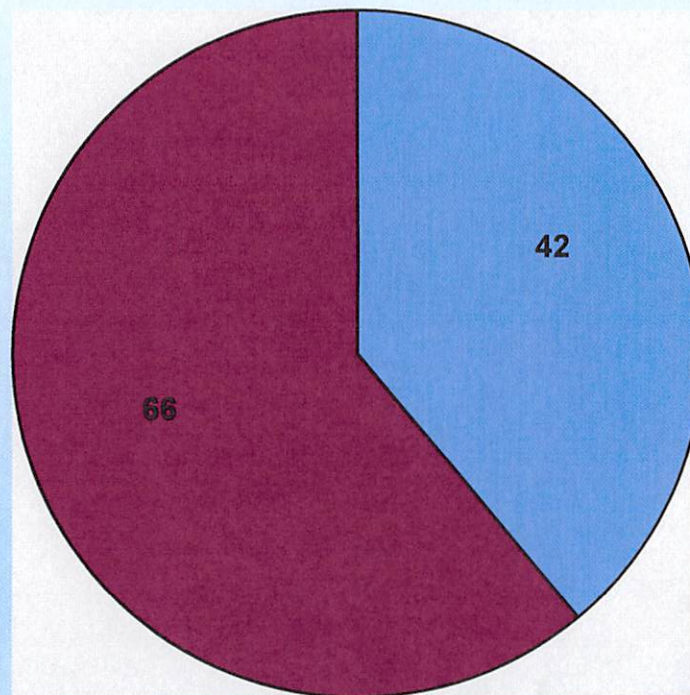
Measure: Efficiency

The Department's Suggestion for Resolving the Complaint(s) was Reasonable

Customer Responses

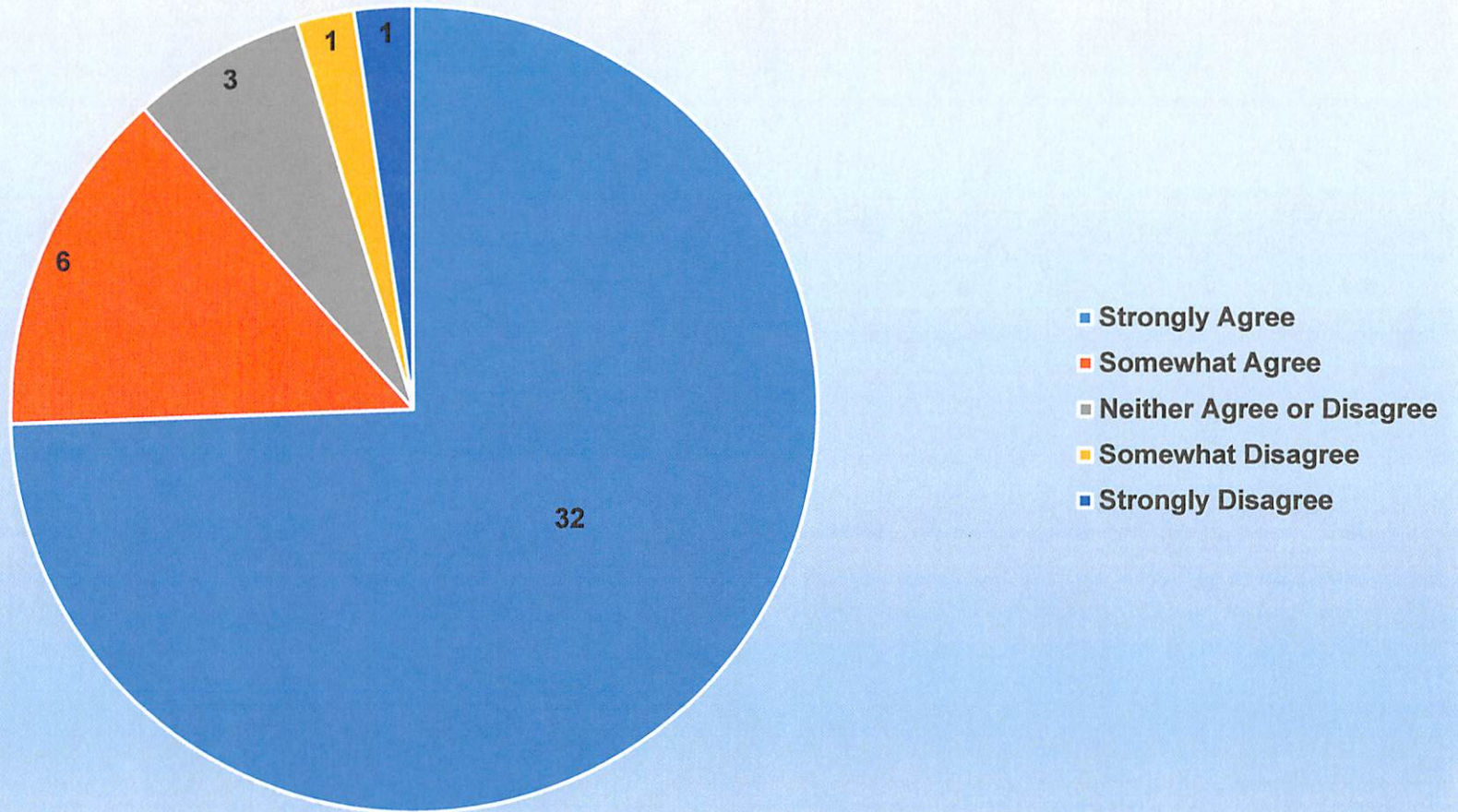
Strongly Agree	34
Somewhat Agree	3
Neither Agree or Disagree	4
Somewhat Disagree	1
Strongly Disagree	1
Skipped Question	66

Have you corresponded with the Department about a member complaint within the last 12 months?

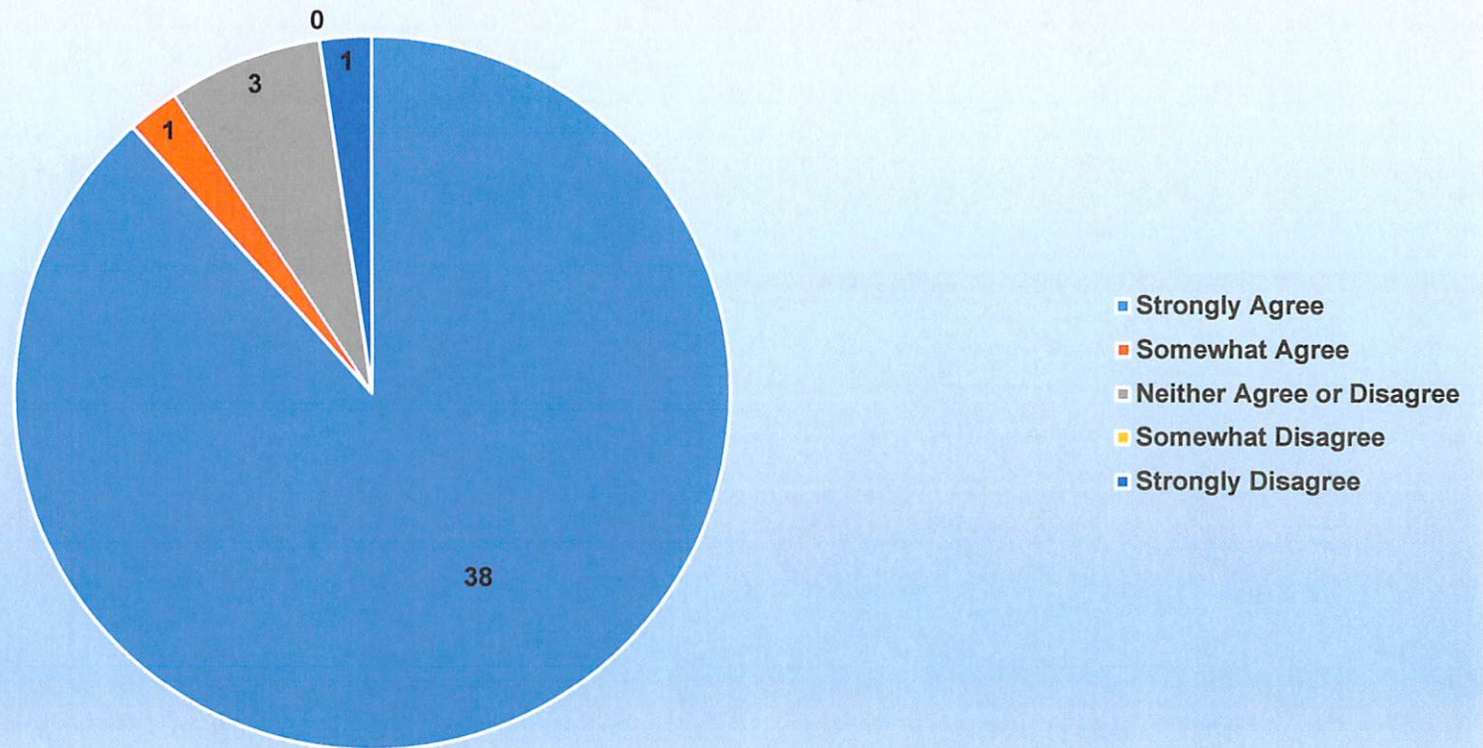


■ Yes
■ No

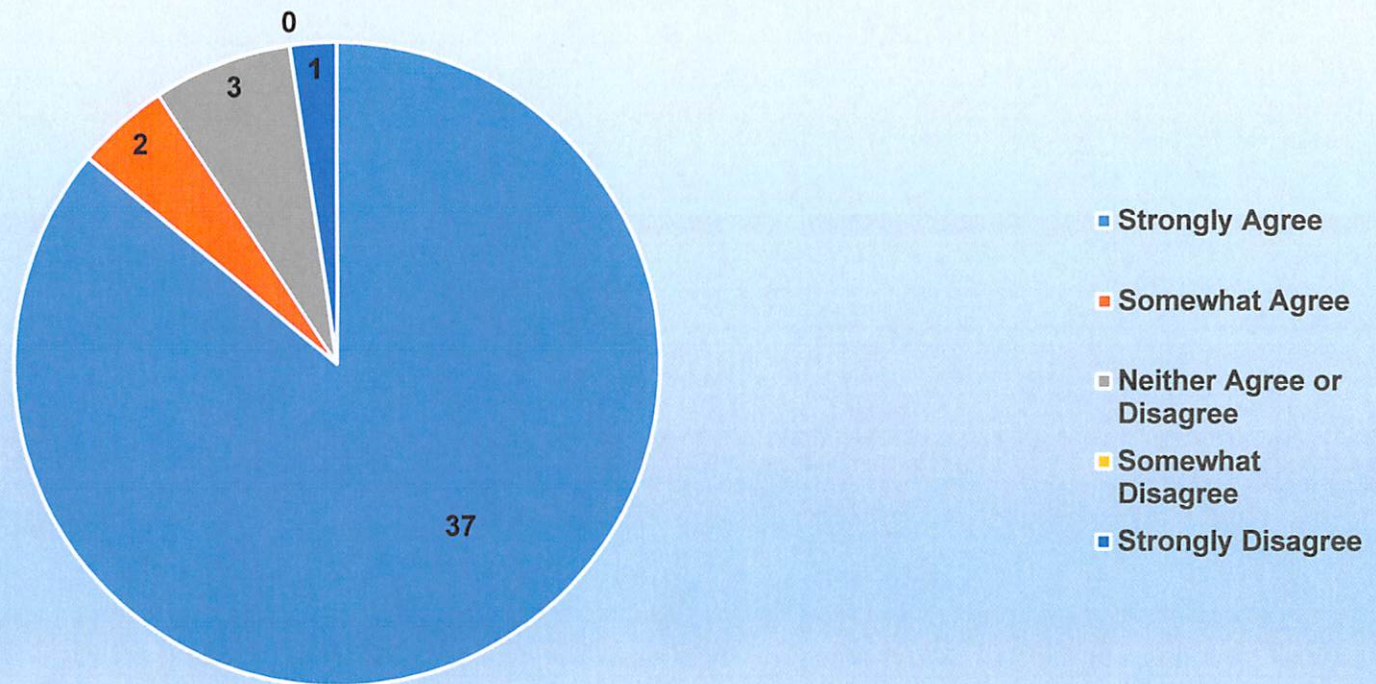
Request for Information were Reasonable



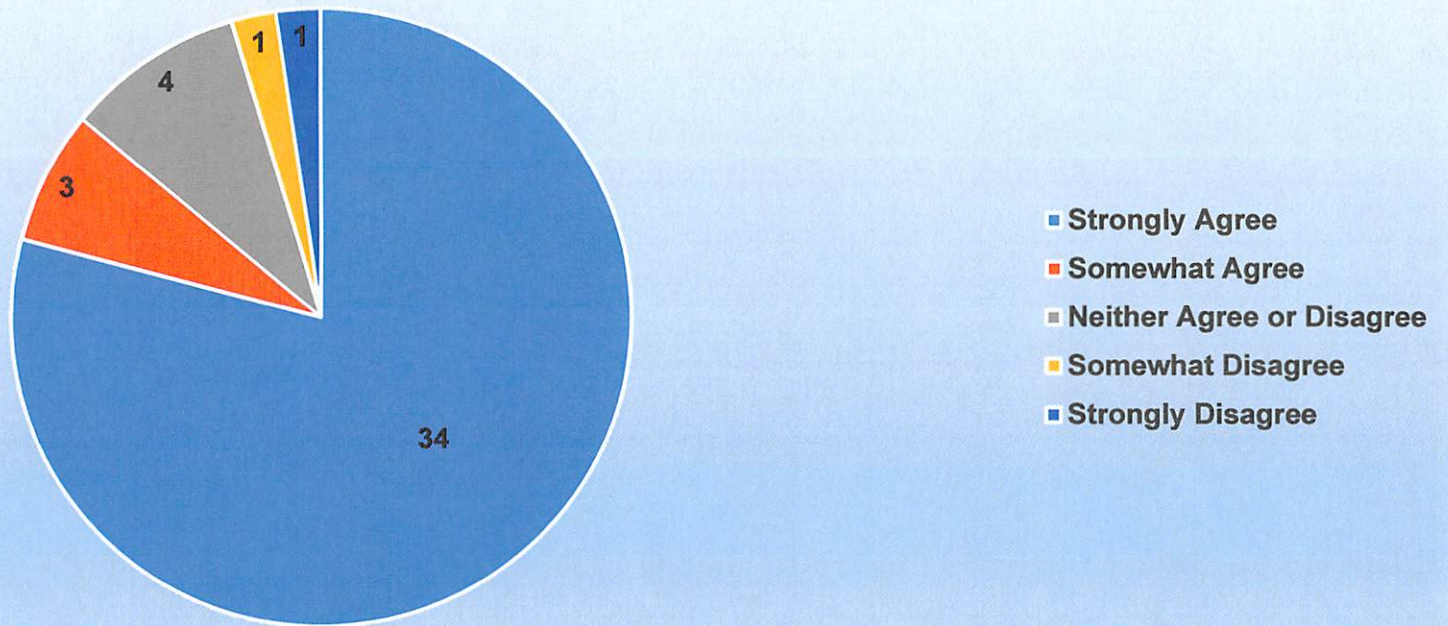
Complaint(s) are Handled in a Professional Manner by the Department



The Department's Conclusion(s) were Based on a Reasonable Interpretation of Applicable Law



The Department's Suggestion for Resolving the Complaint(s) was Reasonable



DEPARTMENT WEBSITE

DEPARTMENT WEBSITE

Strategic Goal: Protect Credit Union Member Interests

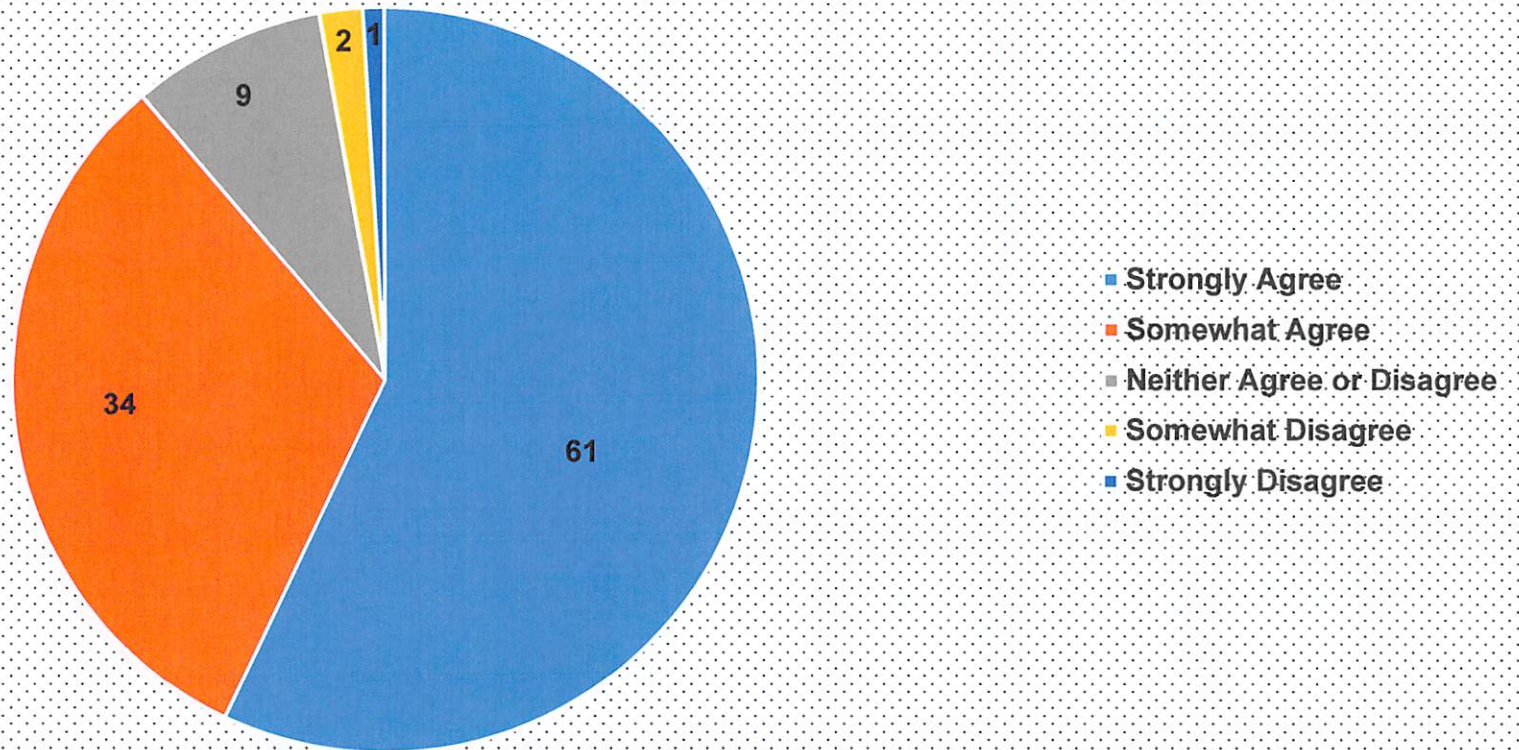
Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.

Measure: Outcome

The Department's Website is Informative and Easy to Use Customer Responses

Strongly Agree	61
Somewhat Agree	34
Neither Agree or Disagree	9
Somewhat Disagree	2
Strongly Disagree	1
Skipped Question	2

The Department's Website is Informative and Easy to Use



DEPARTMENT OFFICES

DEPARTMENT OFFICES

Strategic Goal: A skilled and Motivated Staff

Strategic Objective: The department's resource decisions and operations reflect sound financial, security, and risk management principles.

Measure: Outcome

**The Atmosphere and Amenities of the Austin Office are
Conducive to Conducting Business with the Department**

Customer Responses

Strongly Agree	22
Somewhat Agree	6
Neither Agree or Disagree	73
Somewhat Disagree	2
Strongly Disagree	0
Skipped Question	6

Strategic Goal: A skilled and Motivated Staff

Strategic Objective: The department's resource decisions and operations reflect sound financial, security, and risk management principles.

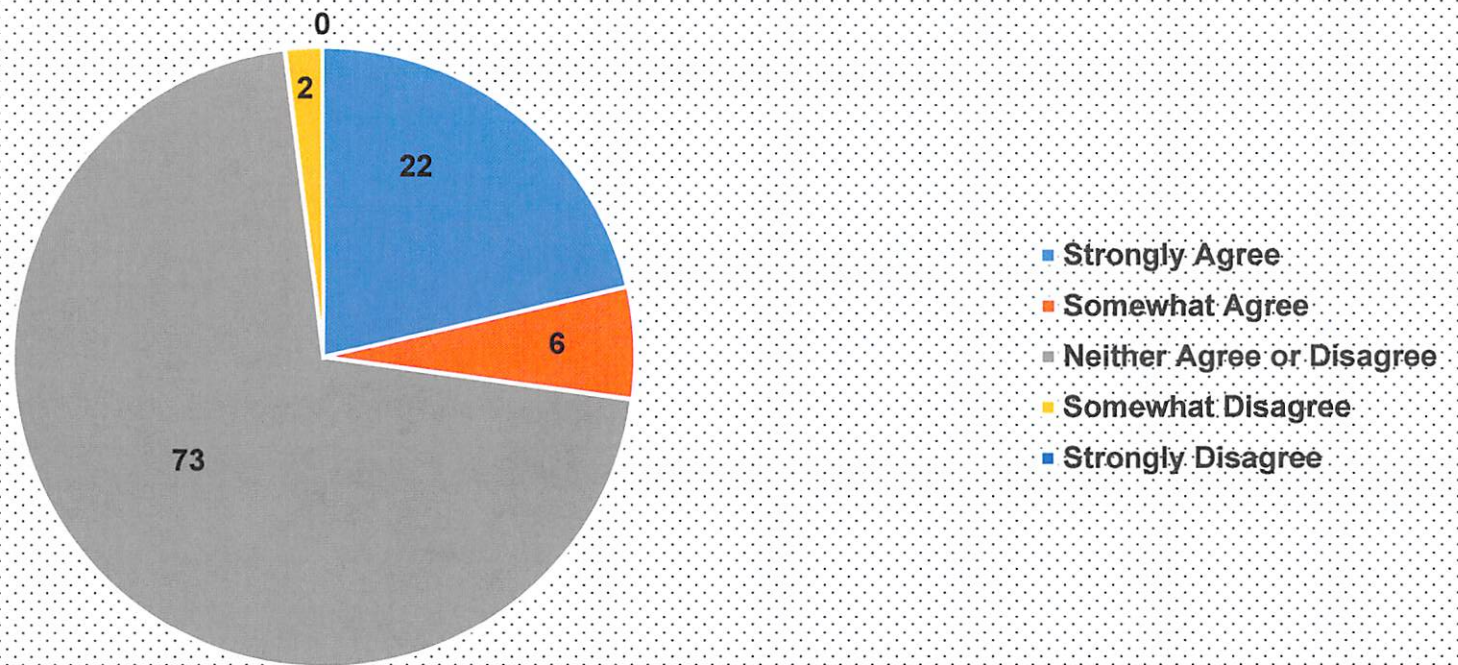
Measure: Outcome

Parking was Adequate and Easily Accessible

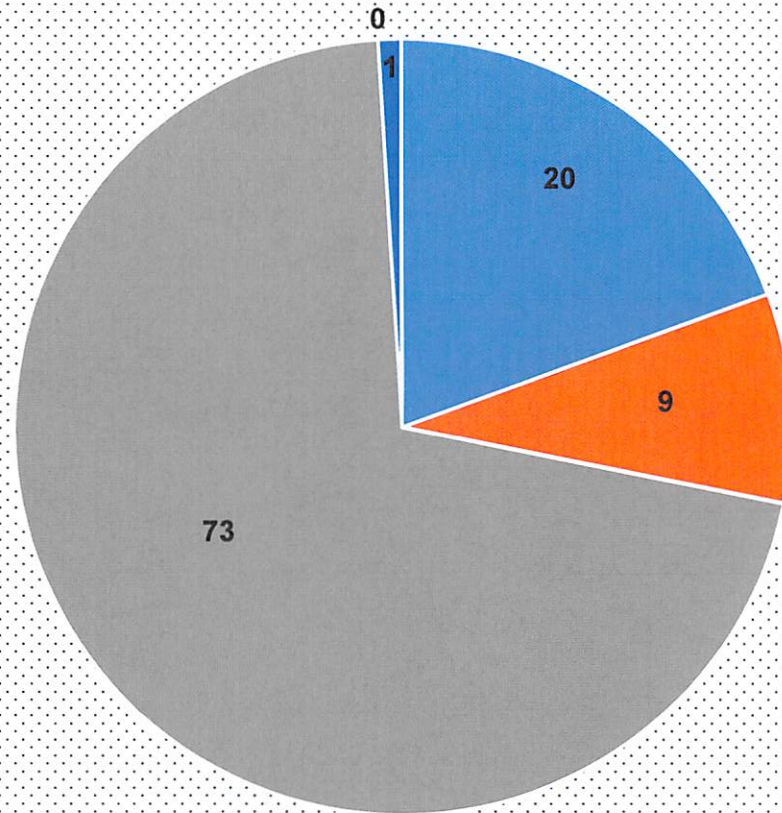
Customer Responses

Strongly Agree	20
Somewhat Agree	9
Neither Agree or Disagree	73
Somewhat Disagree	0
Strongly Disagree	1
Skipped Question	6

The Atmosphere and Amenities of the Austin Office are Conducive to Conducting Business with the Department



Parking was Adequate and Easily Accessible



- Strongly Agree
- Somewhat Agree
- Neither Agree or Disagree
- Somewhat Disagree
- Strongly Disagree

LEVEL OF SATISFACTION

LEVEL OF SATISFACTION

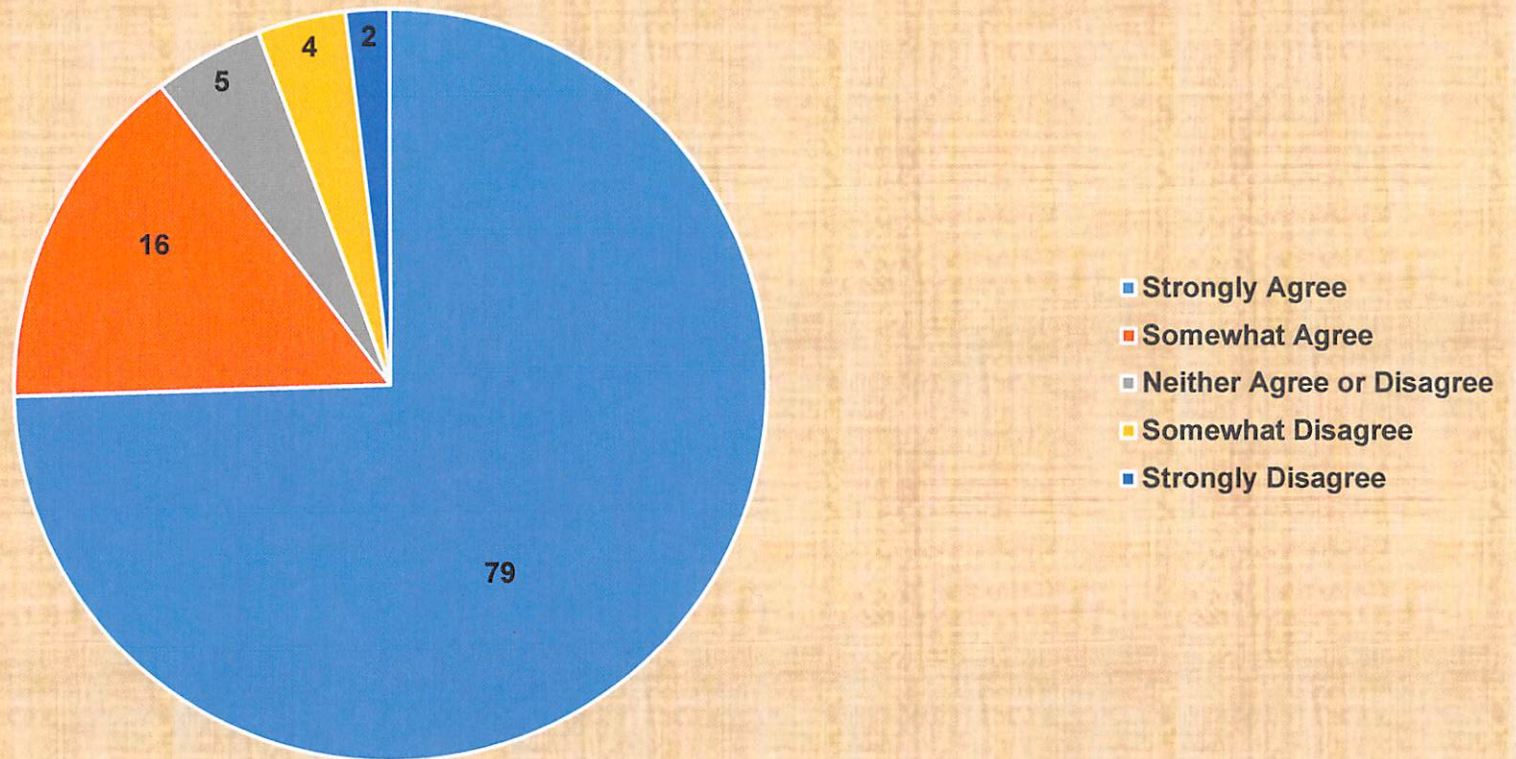
Strategic Goal: A Safe and Sound Credit Union Industry
Strategic Objective: The department anticipates, understands, addresses,
and communicates risk to credit unions.
Measure: Outcome

Overall, the Department Provides my Credit Union with Quality Service

Customer Responses

Strongly Agree	79
Somewhat Agree	16
Neither Agree or Disagree	5
Somewhat Disagree	4
Strongly Disagree	2
Skipped Question	3

Overall, the Department Provides my Credit Union with Quality Service



COMPLAINTS

Survey Responses from January 1, 2015 thru May 31, 2015

Reflects summary responses from 18 surveys received or 18 % of the 98 surveys mailed

Questions	Strongly Agree	Somewhat Agree	Neutral	Somewhat Disagree	Strongly Disagree	No Response
Q 1. It was relatively easy to file a complaint with the Department.	12	6	0	0	0	0
Q 2. Department staff communicated with me in a courteous and professional manner.	10	5	2	1	0	0
Q 3. I believe Department staff understood the basis of my complaint.	8	4	1	2	2	1
Q 4. The response provided by the Department addressed the important aspects of my complaint.	7	3	2	1	5	0
Q 5. The explanation given was fair considering applicable laws.	6	2	5	1	4	0
Q 6. The Department website was helpful in the complaint process	9	3	4	2	0	0

Survey Responses from June 2015 thru August 2015

Reflects summary responses from 5 surveys received or 7.6 % of the 66 surveys mailed

Questions	Strongly Agree	Somewhat Agree	Neutral	Somewhat Disagree	Strongly Disagree	No Response
Q 1. It was relatively easy to file a complaint with the Department.	2	3				
Q 2. Department staff communicated with me in a courteous and professional manner.	2	1	1		1	
Q 3. I believe Department staff understood the basis of my complaint.	2			1	2	
Q 4. The response provided by the Department addressed the important aspects of my complaint.	1	1		3		
Q 5. The explanation give was fair considering applicable laws.	1	1		3		
Q 6. The Department website was helpful in the complaint process.	2	1			2	

Survey Responses from September, 2015 thru December, 2015

Reflects summary responses from 11 surveys received or 17 % of the 64 surveys mailed

Questions	Strongly Agree	Somewhat Agree	Neutral	Somewhat Disagree	Strongly Disagree	No Response
Q 1. It was relatively easy to file a complaint with the Department.	2	3	1	2	3	
Q 2. Department staff communicated with me in a courteous and professional manner.	5		2	3	1	
Q 3. I believe Department staff understood the basis of my complaint.	2	1	3	1	4	
Q 4. The response provided by the Department addressed the important aspects of my complaint.	2	3			6	
Q 5. The explanation given was fair considering applicable laws.	2	1	1	2	5	
Q 6. The Department website was helpful in the complaint process.	3	1	1	2	4	