



# CREDIT UNION DEPARTMENT

Harold E. Feeney  
Commissioner

Robert W. Etheridge  
Deputy Commissioner

## 2017 CREDIT UNION DEPARTMENT REPORT ON CUSTOMER SERVICE

In March, the Department announced its twenty-second annual customer satisfaction questionnaire. This is the seventh 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 **186** credit unions provided the opportunity to complete the survey, **90** completed the online questionnaire for a response rate of **48 percent**. This compares to a **59 percent** response rate in **2016** and a **48 percent** response rate in **2015**.

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 **162** credit union members provided the opportunity to complete the survey, **20** 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](http://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>2017</u>	<u>2016</u>	<u>2015</u>
<b>Number of Survey Questionnaires Mailed</b>	<b>186</b>	<b>184</b>	<b>186</b>
<b>Number of Responses Completed</b>	<b>90</b>	<b>109</b>	<b>89</b>
<b>Percentage of Credit Unions Completing Survey</b>	<b>48%</b>	<b>59%</b>	<b>48%</b>
<b>Number of Credit Unions Providing Written Comments</b>	<b>45</b>	<b>58</b>	<b>34</b>
<b>Percentage of CUs that Believe the Department Provides Quality Service</b>	<b>94%</b>	<b>97%</b>	<b>97%</b>

## **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	80
Somewhat Agree	7
Neither Agree or Disagree	2
Somewhat Disagree	0
Strongly Disagree	1

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	77
Somewhat Agree	8
Neither Agree or Disagree	2
Somewhat Disagree	2
Strongly Disagree	1

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	75
Somewhat Agree	10
Neither Agree or Disagree	3
Somewhat Disagree	1
Strongly Disagree	1

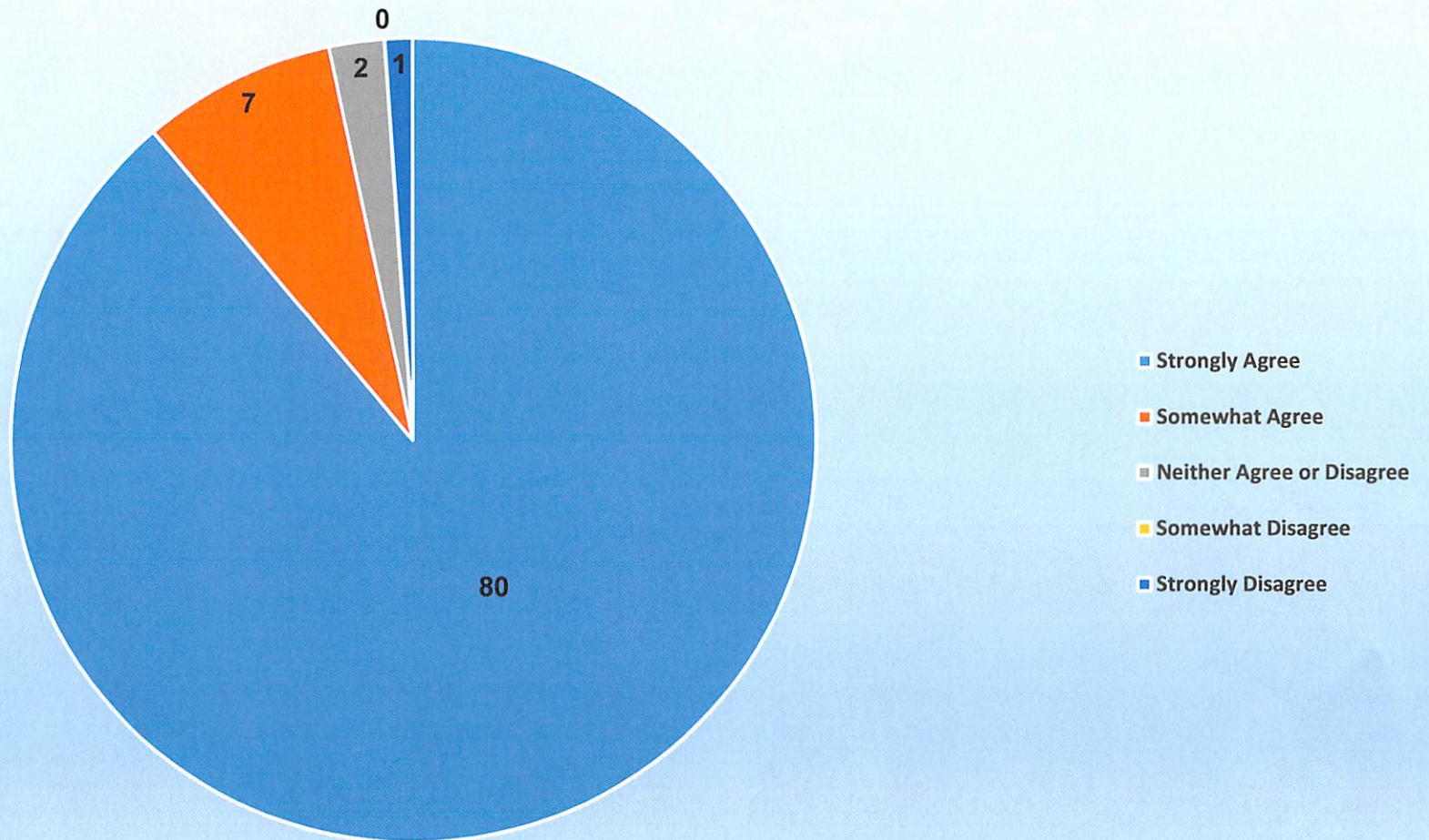
Strategic Goal: Protect Credit Union Member Interests  
Strategic Objective: All credit union members have reasonable access to credit union services and are treated fairly and lawfully.  
Measure: Outcome

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

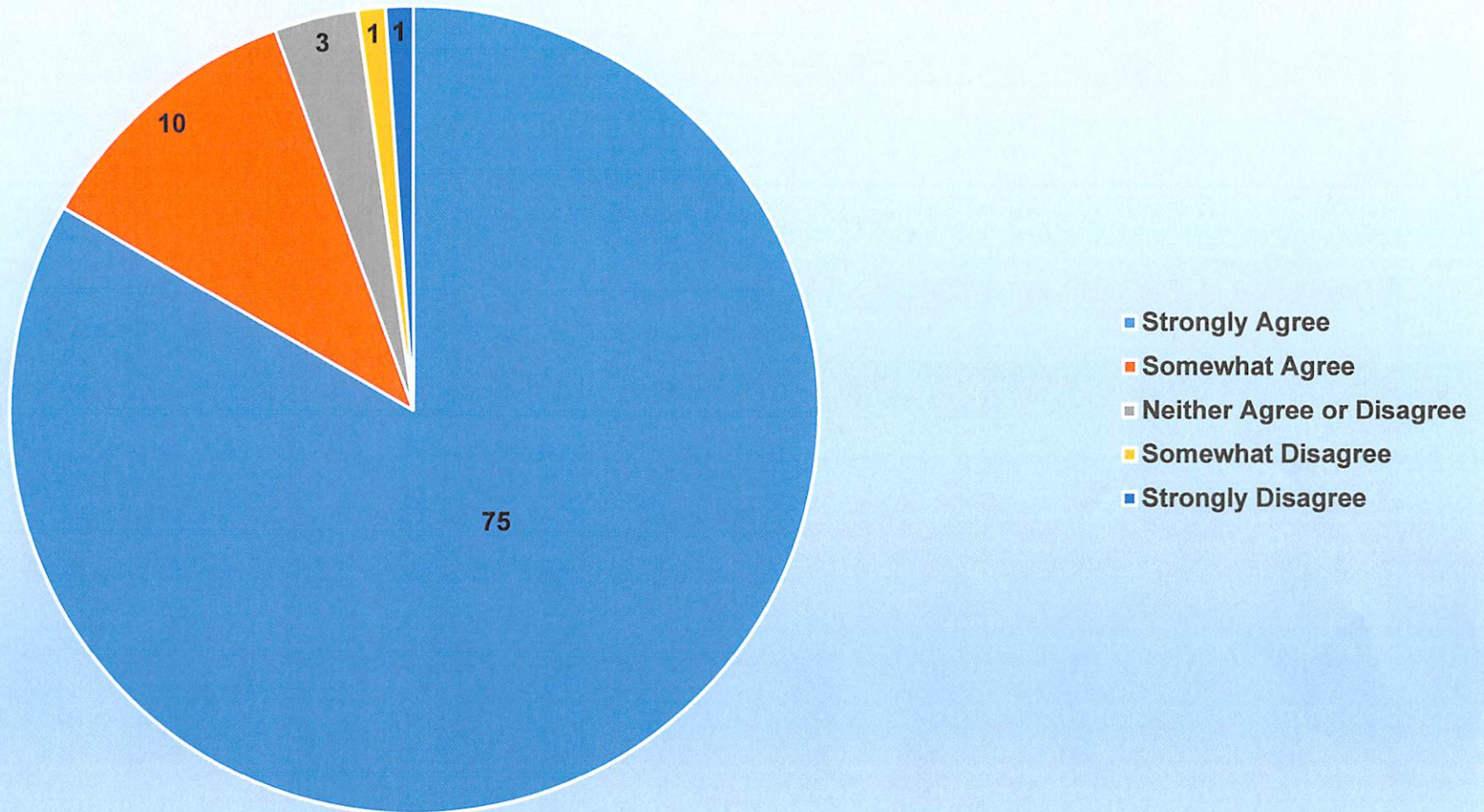
### Customer Responses

Strongly Agree	78
Somewhat Agree	8
Neither Agree or Disagree	1
Somewhat Disagree	1
Strongly Disagree	2

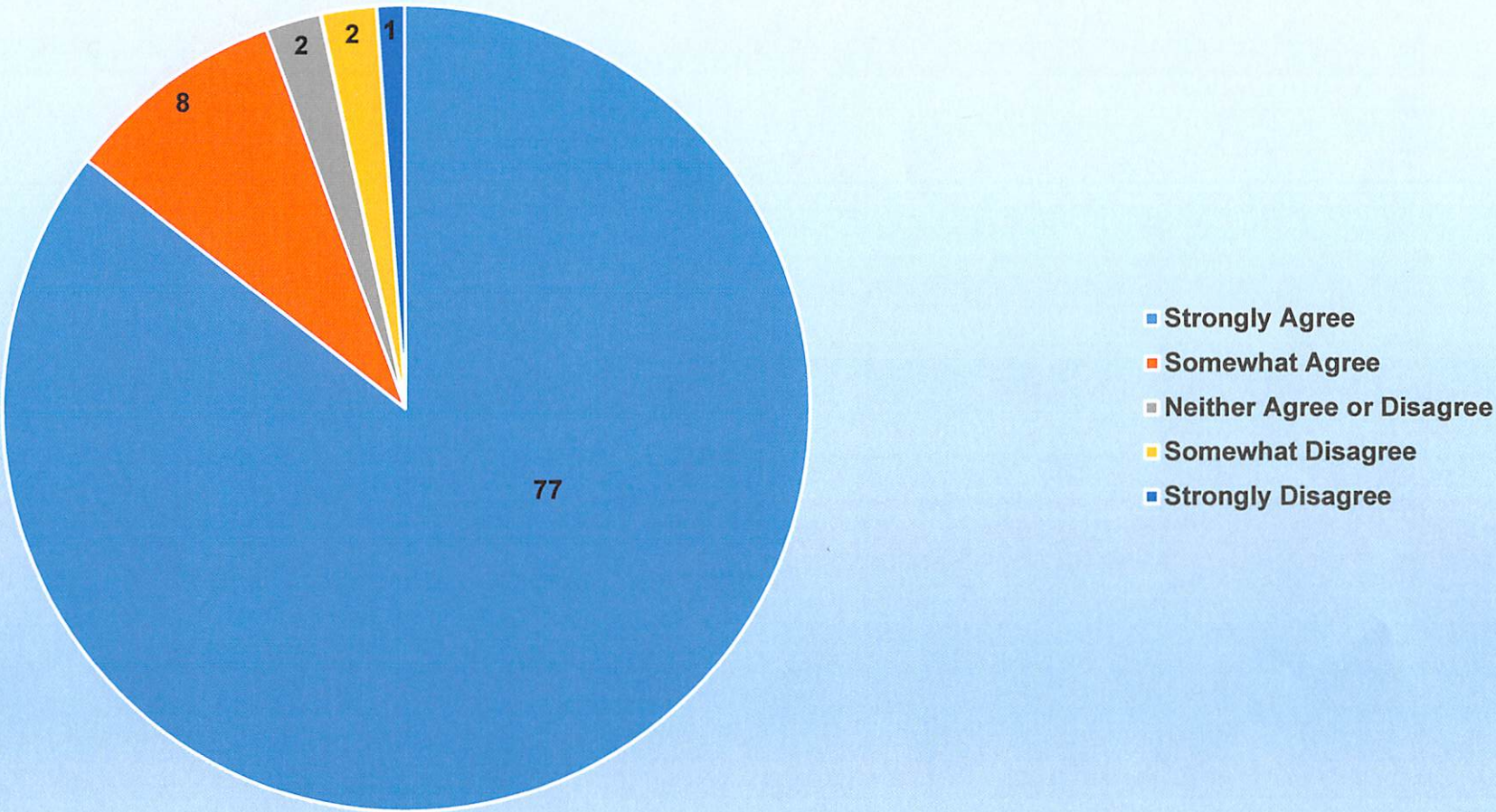
## Department Staff is Generally Accessible



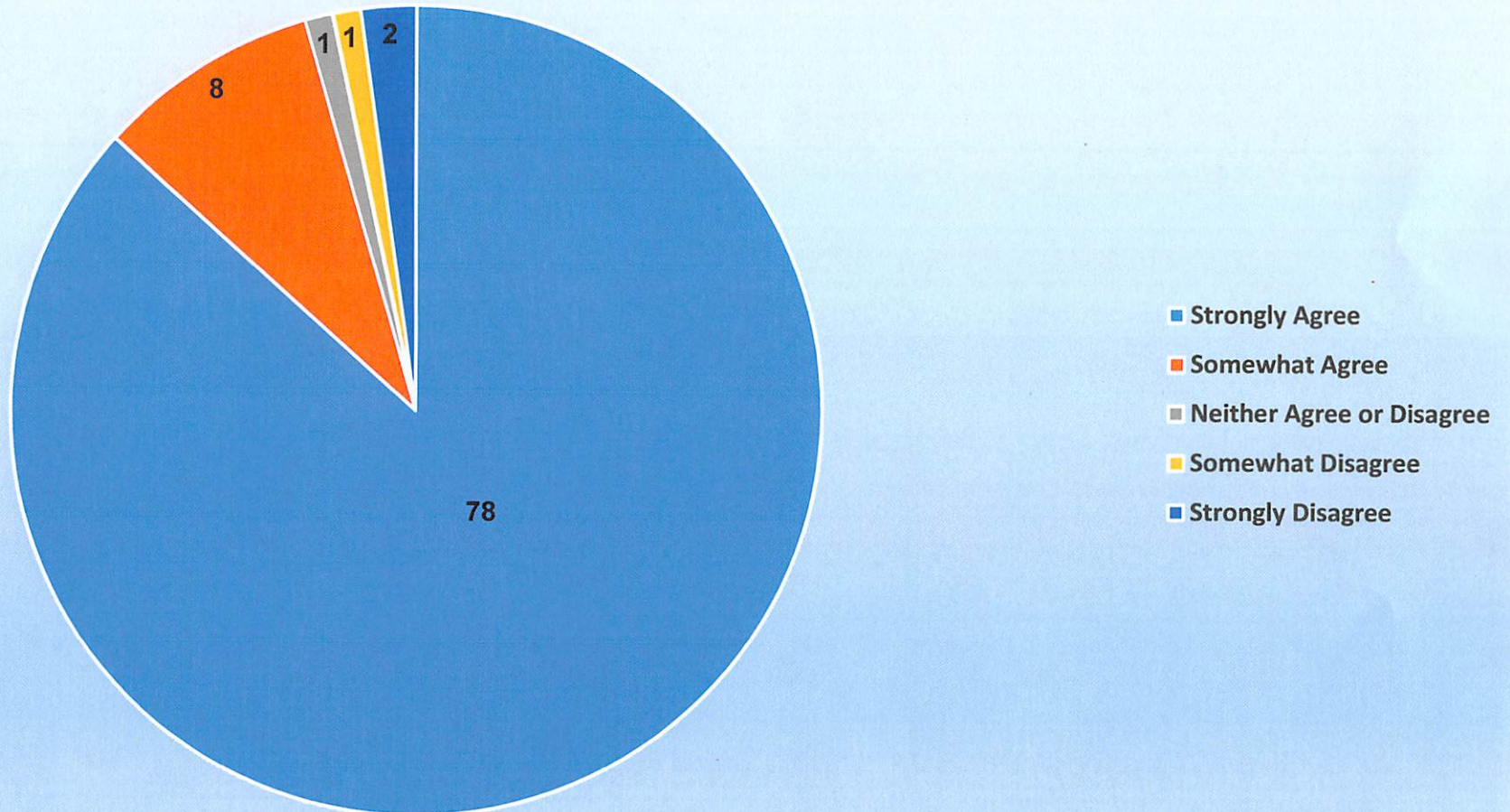
## Department Staff Provides Timely and Accurate Feedback/Answers



**Overall, Department Staff is Responsive to my Needs**



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



## **COMMUNICATION WITH DEPARTMENT**

# COMMUNICATION WITH DEPARTMENT

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	29
No	61
Skipped Question	0

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	26
Somewhat Agree	3
Neither Agree or Disagree	0
Somewhat Disagree	0
Strongly Disagree	0
Skipped Question	61

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	24
Somewhat Agree	3
Neither Agree or Disagree	1
Somewhat Disagree	1
Strongly Disagree	0
Skipped Question	51

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	27
Somewhat Agree	0
Neither Agree or Disagree	0
Somewhat Disagree	1
Strongly Disagree	0
Skipped Question	62

# 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.

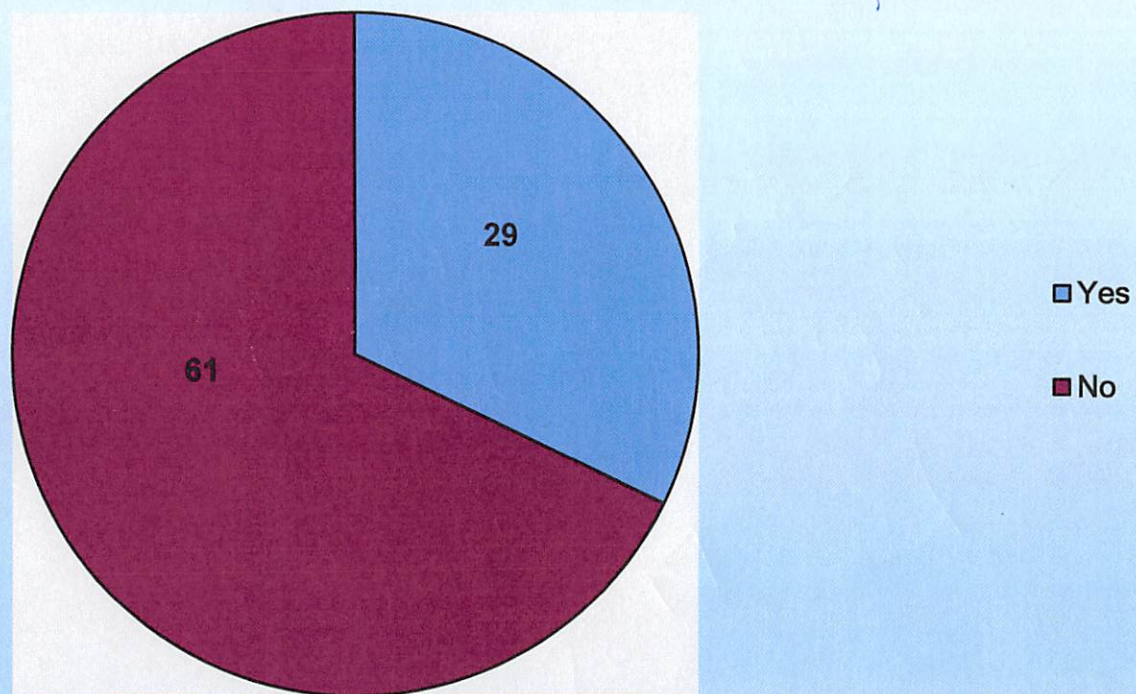
Measure: Efficiency

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

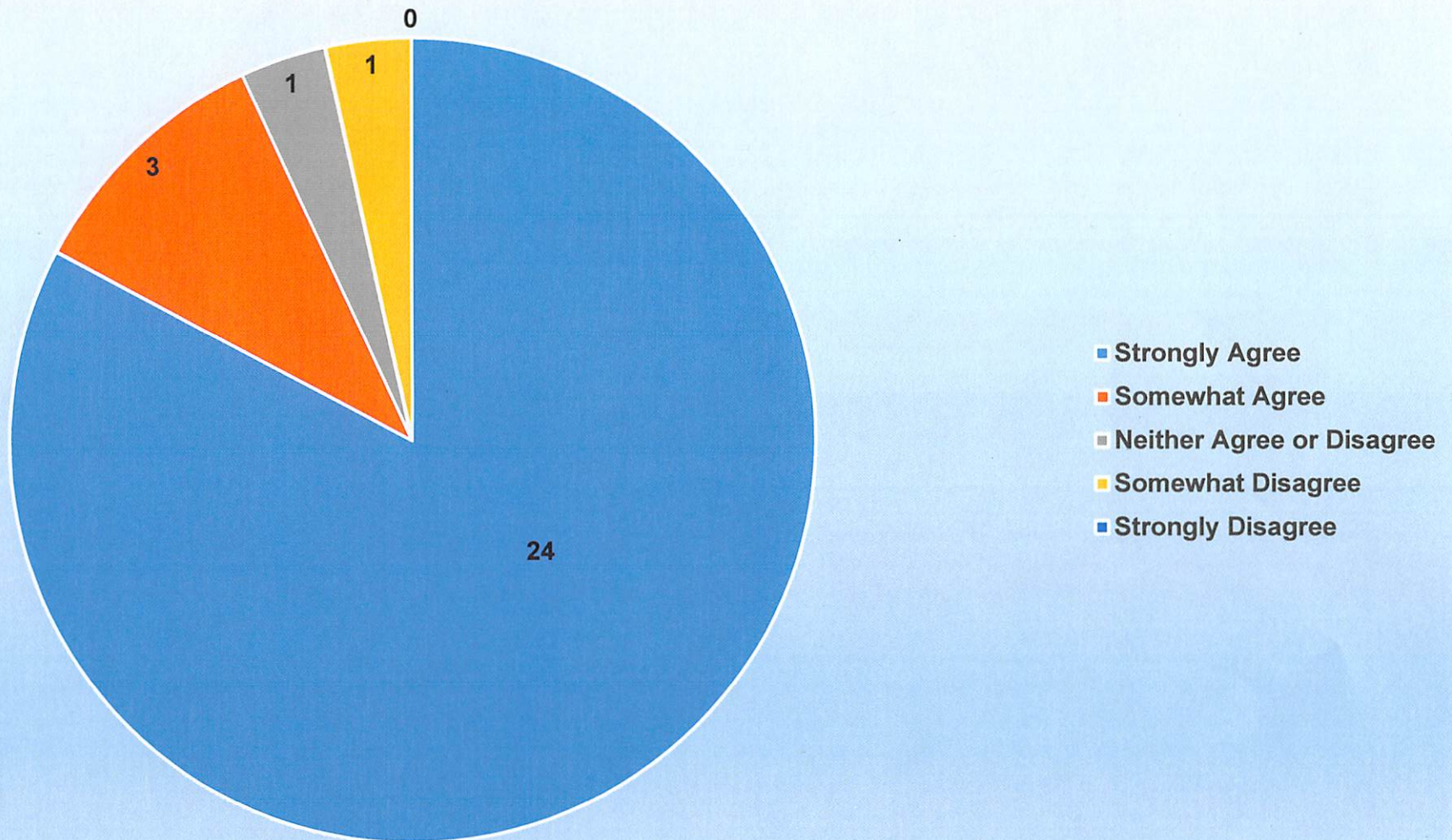
### Customer Responses

<b>Strongly Agree</b>	<b>24</b>
<b>Somewhat Agree</b>	<b>2</b>
<b>Neither Agree or Disagree</b>	<b>1</b>
<b>Somewhat Disagree</b>	<b>1</b>
<b>Strongly Disagree</b>	<b>0</b>
<b>Skipped Question</b>	<b>62</b>

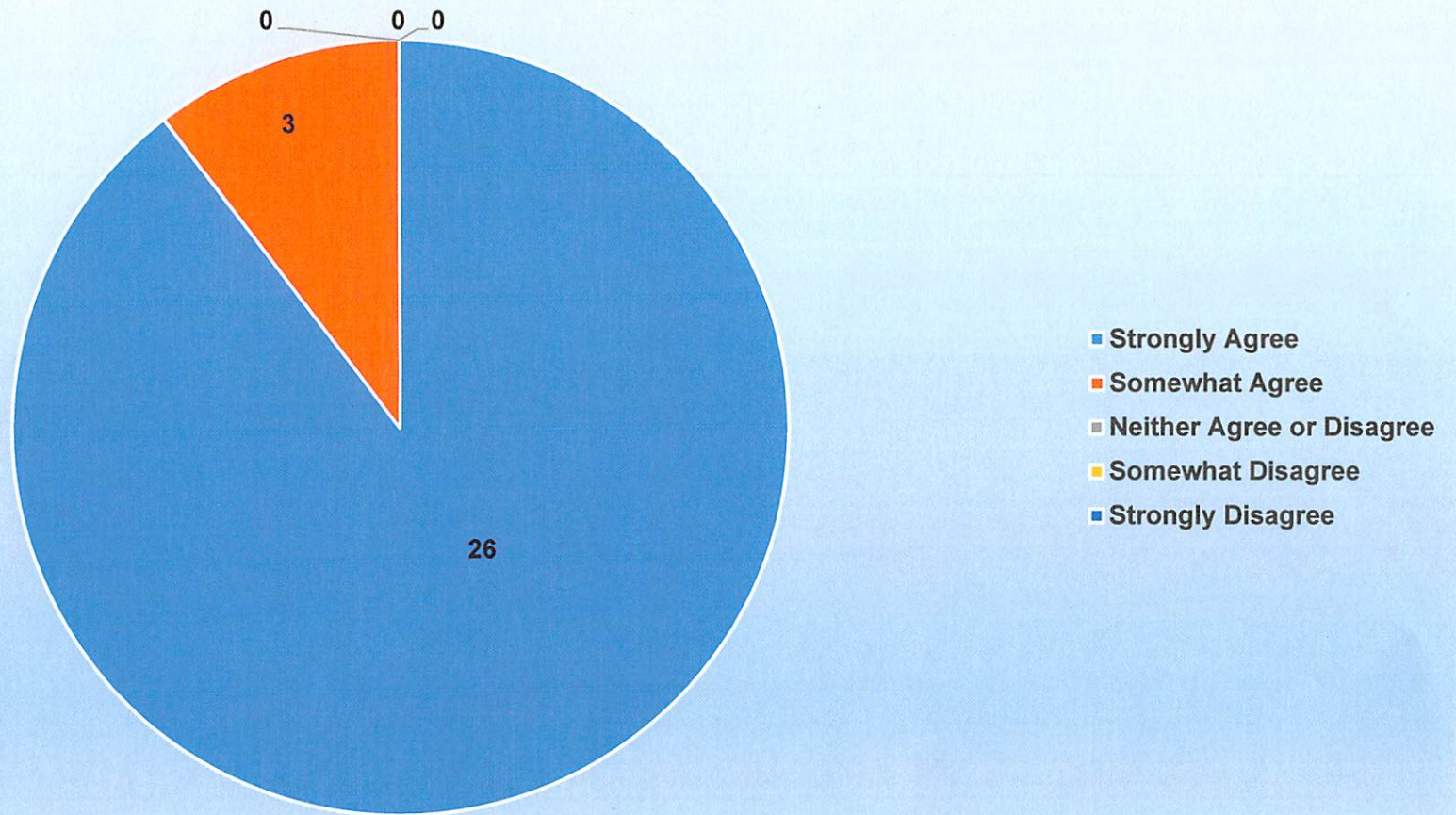
# Have you Corresponded with the Department about a Member Complaint within the last 12 Months?



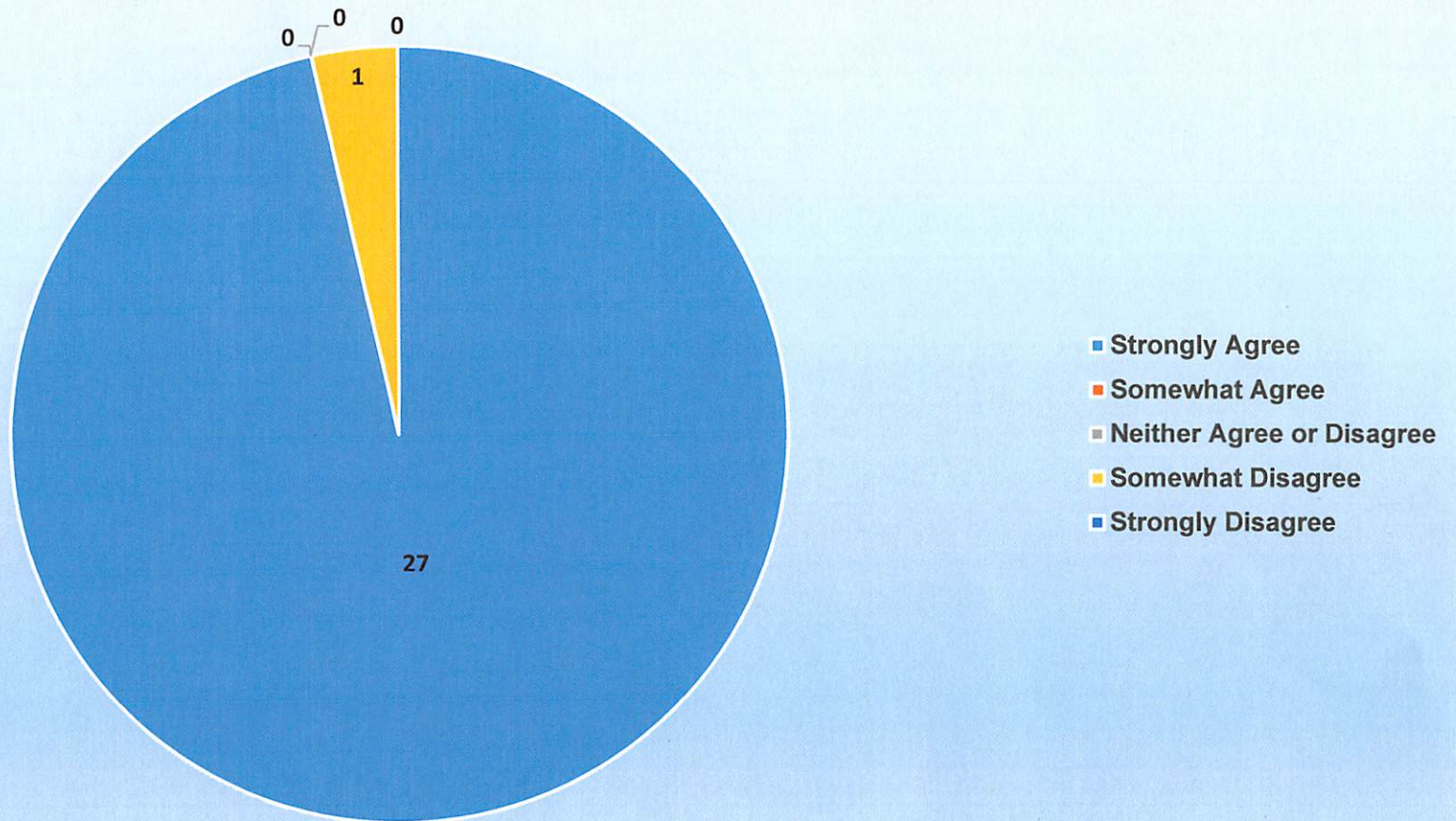
## Request for Information were Reasonable



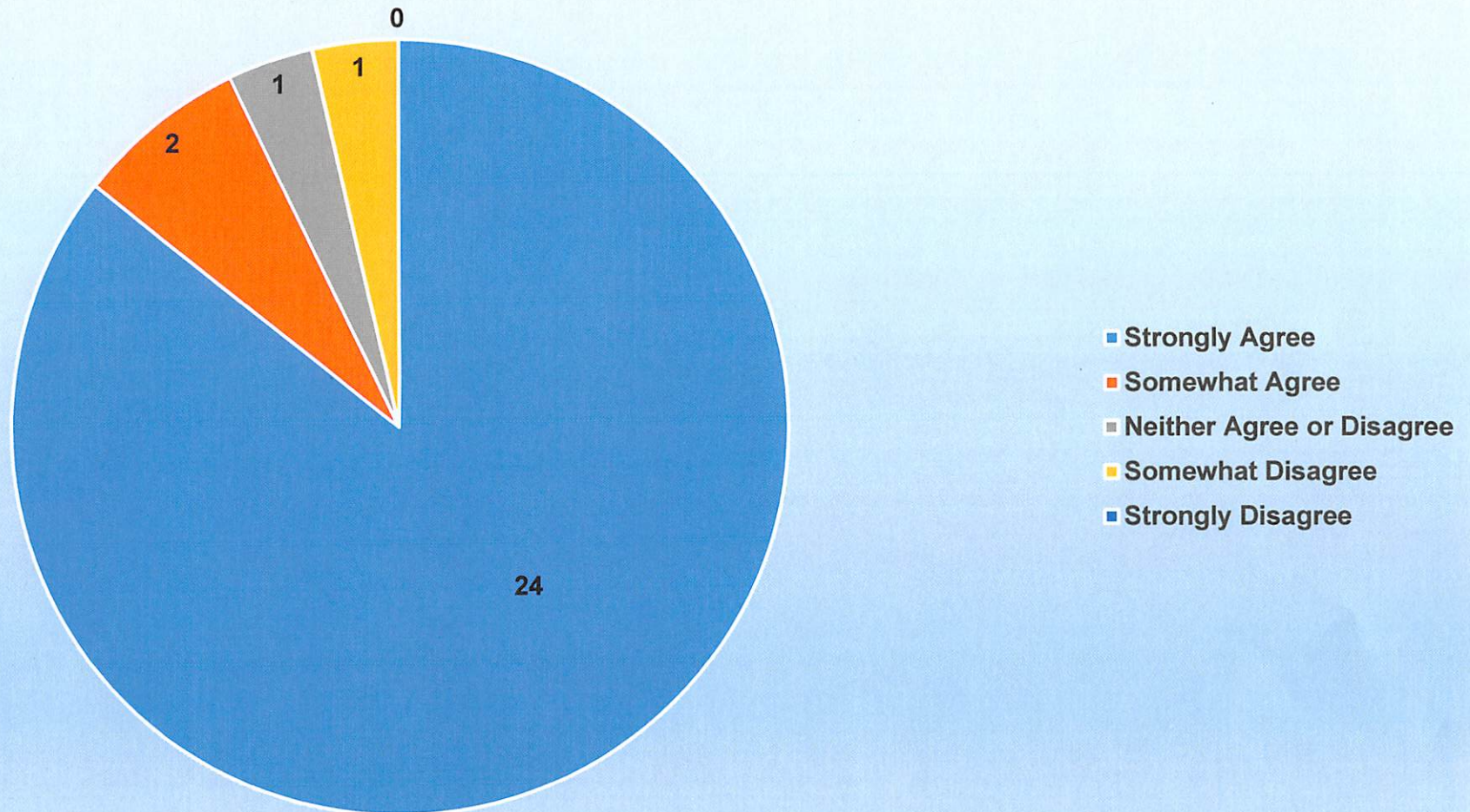
# Complaint(s) are Handled in a Professional Manner by the Department



## 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.

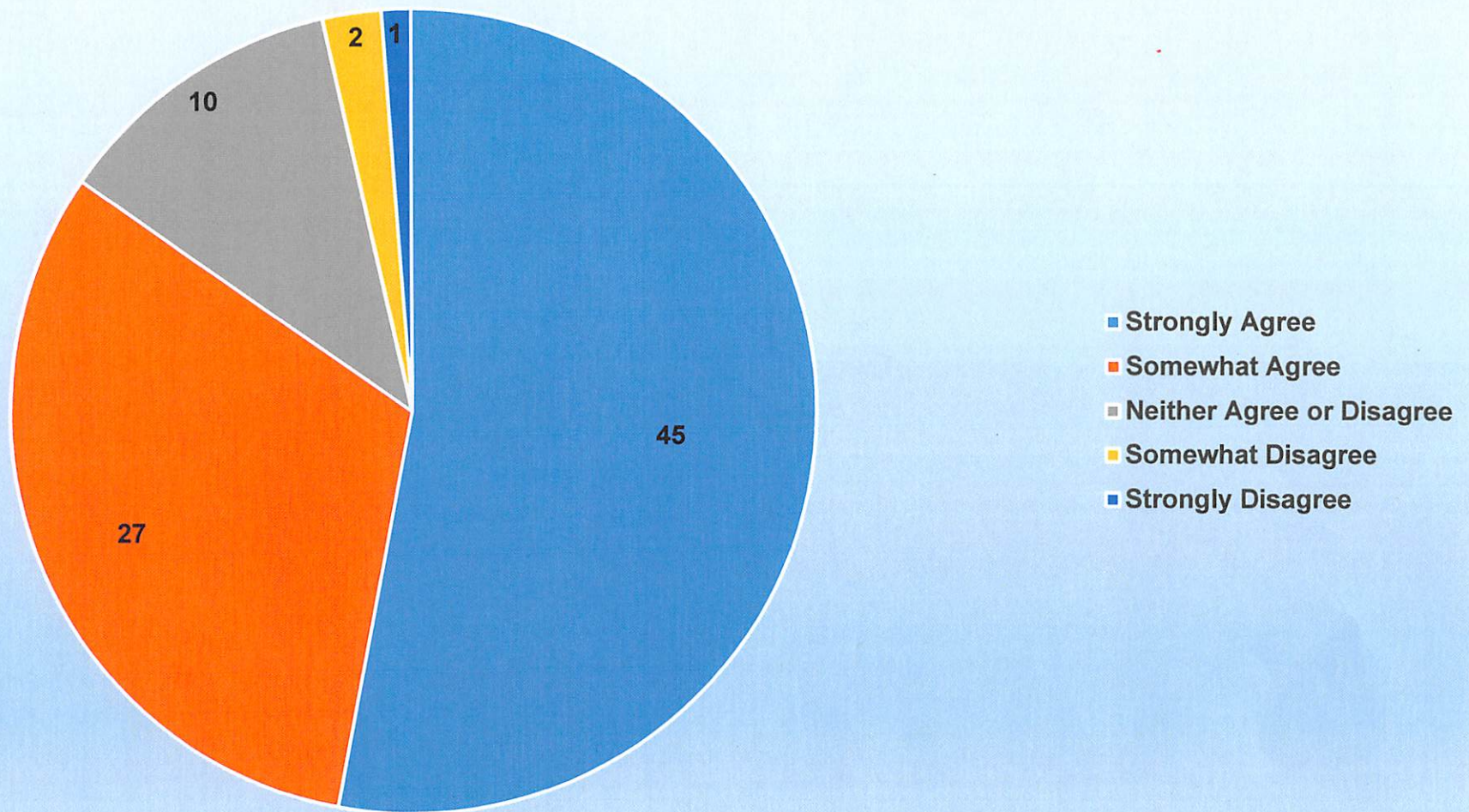
Measure: Outcome

### The Department's Website is Informative and Easy to Use

#### Customer Responses

Strongly Agree	45
Somewhat Agree	27
Neither Agree or Disagree	10
Somewhat Disagree	2
Strongly Disagree	1
Skipped Question	5

## 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

<b>Strongly Agree</b>	<b>19</b>
<b>Somewhat Agree</b>	<b>5</b>
<b>Neither Agree or Disagree</b>	<b>54</b>
<b>Somewhat Disagree</b>	<b>2</b>
<b>Strongly Disagree</b>	<b>0</b>
<b>Skipped Question</b>	<b>8</b>

Strategic Goal: A skilled and Motivated Staff

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

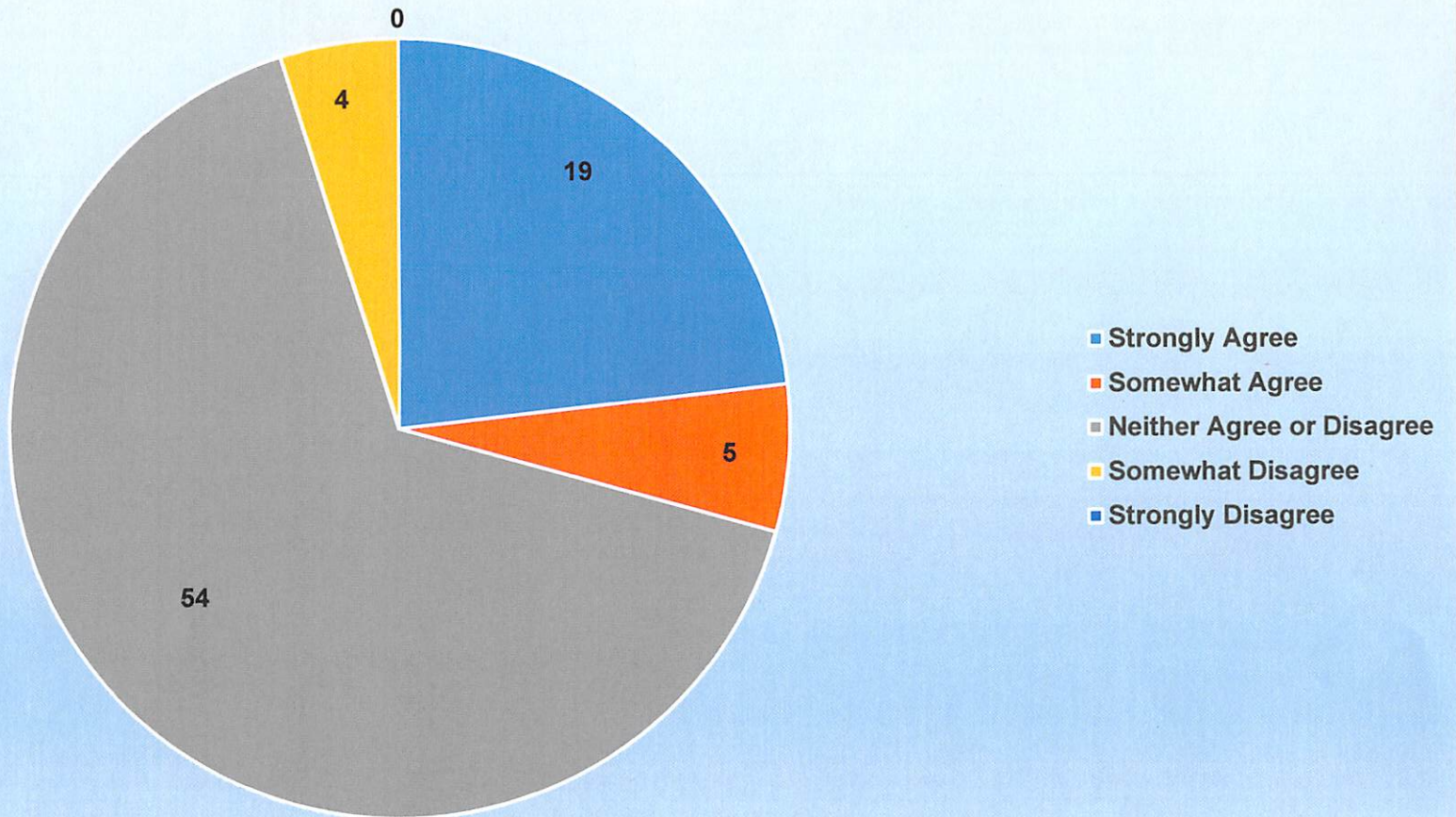
Measure: Outcome

**Parking was Adequate and Easily Accessible**

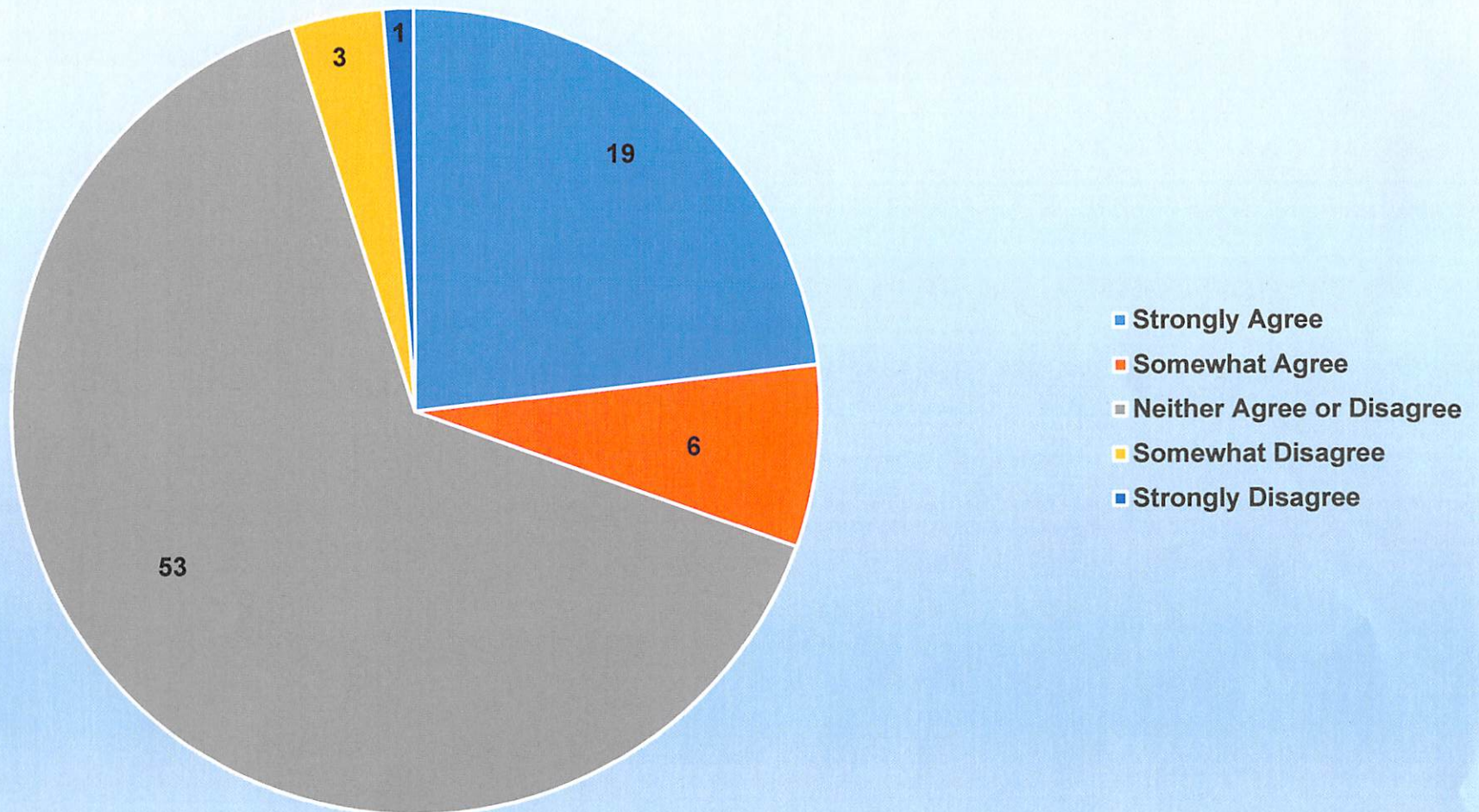
### Customer Responses

<b>Strongly Agree</b>	<b>19</b>
<b>Somewhat Agree</b>	<b>6</b>
<b>Neither Agree or Disagree</b>	<b>53</b>
<b>Somewhat Disagree</b>	<b>3</b>
<b>Strongly Disagree</b>	<b>1</b>
<b>Skipped Question</b>	<b>8</b>

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



## Parking was Adequate and Easily Accessible



## **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.

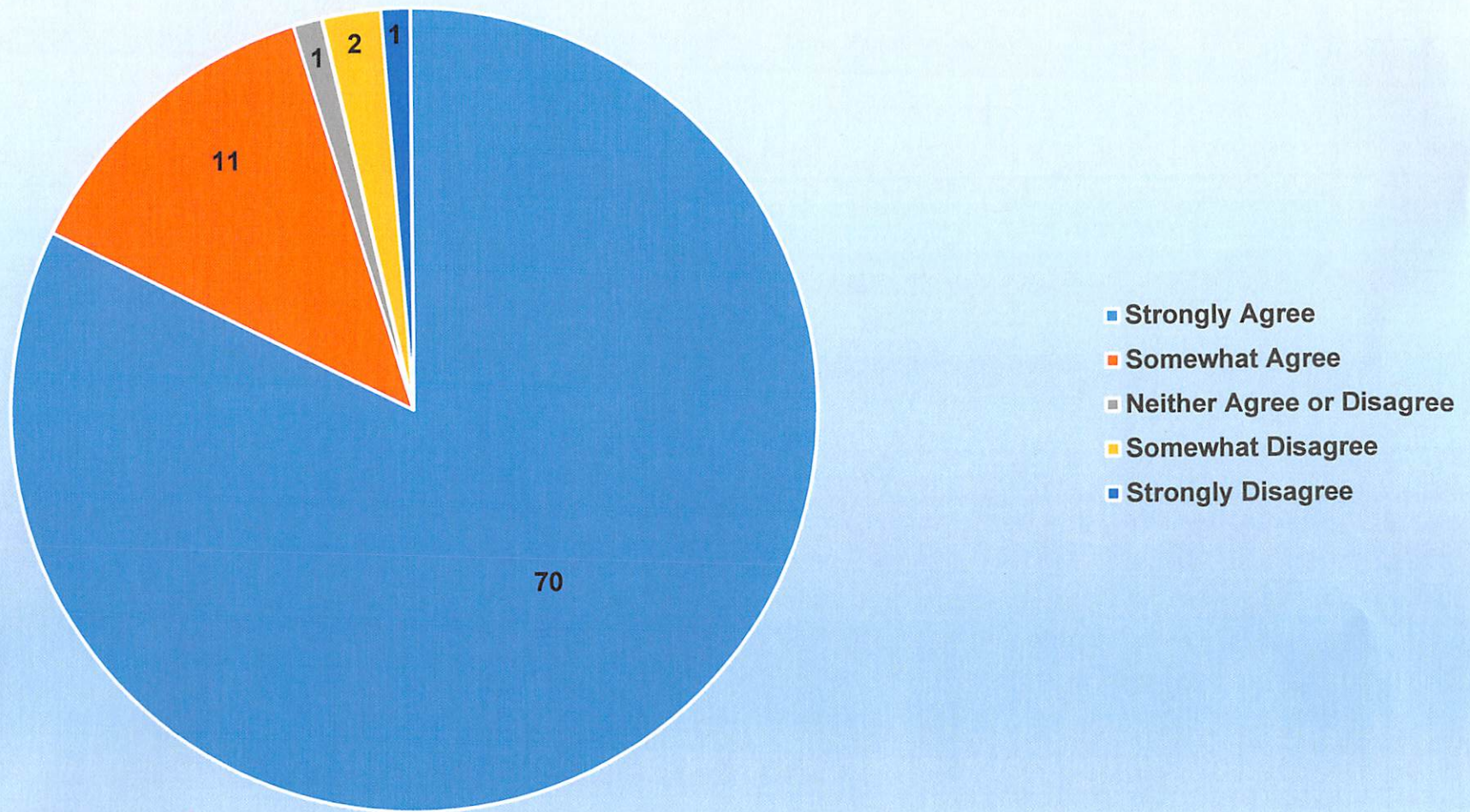
Measure: Outcome

**Overall, the Department Provides my Credit Union with Quality Service**

## Customer Responses

<b>Strongly Agree</b>	<b>70</b>
<b>Somewhat Agree</b>	<b>11</b>
<b>Neither Agree or Disagree</b>	<b>1</b>
<b>Somewhat Disagree</b>	<b>2</b>
<b>Strongly Disagree</b>	<b>1</b>
<b>Skipped Question</b>	<b>5</b>

## Overall, the Department Provides my Credit Union with Quality Service



## COMPLAINTS

### Survey Responses from January 1, 2016 thru May 31, 2016

Reflects summary responses from 9 surveys received or 12 % of the 75 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.	3	4		1	1	
Q 2. Department staff communicated with me in a courteous and professional manner.	5		3		1	
Q 3. I believe Department staff understood the basis of my complaint.		1	3	3	2	
Q 4. The response provided by the Department addressed the important aspects of my complaint.	3	2			4	
Q 5. The explanation give was fair considering applicable laws.	2	2	1	1	3	
Q 6. The Department website was helpful in the complaint process.	3	1	2	2	1	

### June 1, 2016 thru August 31, 2016

Reflects summary responses from 4 surveys received or 6 % of the 62 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	2				
Q 2. Department staff communicated with me in a courteous and professional manner.	2		1		1	
Q 3. I believe Department staff understood the basis of my complaint.	1	1		1	1	
Q 4. The response provided by the Department addressed the important aspects of my complaint.	1		1	1	1	
Q 5. The explanation give was fair considering applicable laws.	1		1	1	1	
Q 6. The Department website was helpful in the complaint process.	2	1	1			

**September 1, 2016 thru December 31, 2016**

Reflects summary responses from 7 surveys received or 28 % of the 25 surveys mailed

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