



CREDIT UNION DEPARTMENT

CUSTOMER SERVICE REPORT

May 2020



2020 REPORT ON CUSTOMER SERVICE

The Credit Department is dedicated to fulfilling its commitment to customer service as outlined in the agency's *Compact with Texans*. In doing so, credit unions supervised and regulated by the Department, as well as consumers that have registered complaints about those credit unions, are given the opportunity to provide opinions regarding the level of customer service provided by the agency.

In accordance with TEX. GOV'T CODE CH. 2114, the Department provides a variety of methods for customers to supply feedback about the agency's operations and services. Methods used for the solicitation of feedback include internet-based surveys, outreach meetings, and a convenient link on our public website for customers to discuss issues related to their interaction with the agency.

Inventory of Customers by Strategy	
Strategy	Customer
Safe and Sound Credit Union Industry	Texas-chartered credit union and foreign credit unions with offices in Texas
Safeguard the Interest of Credit Union Members	Customers (Members) of Texas-chartered credit unions (represented by written complaints received)

External Customer Descriptions

Credit Union Industry

A safe and sound credit union industry helps ensure economic growth and stability, while assuring a safe place for depositors, available credit opportunities, and competitive financial services. As a result, the primary beneficiary or customer of the Department's safety and soundness supervision of credit unions are the citizens of Texas – credit union members, borrowers, and creditors. Other direct beneficiaries of the Department's examination and supervision are the National Credit Union Administration (NCUA) and the institutions under regulation. The Department must meet the highest expectations and supervisory standards in order to maintain the state's role in enhancing the dual credit union system.

Quality examination and supervision provides credit union boards and management with an independent look at their performance in complying with applicable laws and operating a safe and sound credit union. Burdensome or arbitrary requests for information, improper use of authority, or inconsistently applied statutes, rules, and procedures can inconvenience, disrupt, and even damage credit unions. To monitor the agency's performance as a regulator, the Department surveys credit unions under its jurisdiction. Ultimately, a credit union's members and creditors benefit from examinations and supervision.

Credit Union Members

The primary customers served in this regard are consumers doing business with credit unions such as depositors and borrowers. The Department focuses its surveys on credit union members who have recently gone through the complaint process.

Description of Information Gathering Techniques/Methods

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

Annual Questionnaire

Credit unions are sent an invitation by email to participate in an online survey. Responses are anonymous unless the respondent provides contact information. Completed surveys are tabulated automatically by the Department's survey service provider and results are posted on the agency's public website. The methodology of data collection does not follow random sampling guidelines, rather it allows 100% of the credit unions the opportunity to provide feedback. In the most recent annual survey, credit unions were asked to complete the annual survey between February 13, 2020 and March 31, 2020. The agency also emailed reminder notices at various times during the data collection period asking credit unions to participate if they had not already done so.

Examination Survey

The Department solicits input regarding the supervision provided by the agency through a separate post examination survey. The goal of this survey is to help target areas for improvement, as well as to identify what parts of the existing examination process are working well. Between September 2018 and May 2019, an invitation by email to participate in an online survey was sent to each credit union 45 days after completion of an examination. The survey covers areas such as the examination process, examination reports, and the examination correspondence.

Application Survey

The Department solicits input regarding its application process through a separate post application survey. The goal of this survey is to help target areas for improvement, as well as to identify what parts of the existing process are working well. Between September 2018 and May 2019, an invitation by email to participate in an online survey was sent to each credit union that submitted an application 30 days after a final decision was rendered on the application. The survey allows credit unions to provide feedback and rate the performance of the agency in processing the application.

Survey of Member Complainants

Since 2014, complainants of credit unions have been surveyed. The methodology of data collection does not follow random sampling guidelines; it allows 100% of the complainants over a certain period of time the opportunity to respond. No deadline for a response is given and the responses are anonymous. Between September 2018 and May 2019, and fifteen days after a written consumer

complaint was closed, an invitation by email to participate in an online survey is sent to each complainant. The survey allows complainants to provide feedback and rate the performance of the agency in reviewing their complaint.

Results and Summary Analysis of Surveys

It is important to know that when reviewing the following data, low response rates may generally yield results that reflect the feelings of those with the most positive or negative impressions of, or experiences with, the agency and consequently may skew the analysis of the findings. The results show a general satisfaction by a majority of respondents with the Department's services as a whole across the various surveys.

Annual Questionnaire

The Department received 83 responses from 179 credit unions for a response rate of 46 percent. An overwhelming majority of the respondents were "very satisfied" or "satisfied" that the Department is conducting its affairs in a satisfactory manner. The questionnaire affirms the agency's dedication to offer exceptional service to credit unions as accessibility, responsiveness, and quality of services were all highly rated.

Strategic Goal: To ensure a safe and sound credit union industry
Strategic Objective: The department anticipates, understands, addresses, and communicates risk to credit unions.
Measure: Outcome

Q 1. How satisfied are you with the agency's facilities, including your ability to access the agency, the office location, signs, and cleanliness?		
Very Unsatisfied	2	2%
Unsatisfied	0	0%
Neutral	1	1%
Satisfied	11	13%
Very Satisfied	32	39%
Not Applicable	37	45%
Total	83	100%

Q 2. How satisfied are you with agency staff, including employee courtesy, friendliness, and knowledgeability, and whether staff members adequately identify themselves to customers by name, including the use of the name plates or tags for accountability?		
Very Unsatisfied	2	2%
Unsatisfied	0	0%
Neutral	2	2%
Satisfied	13	16%
Very Satisfied	58	70%
Not Applicable	8	10%
Total	83	100%

Q 3. How satisfied are you with agency communications, including toll-free telephone access, the average time you spend on hold, call transfers, access to a live person, letters, electronic mail, and any applicable text messaging or mobile applications?		
Very Unsatisfied	1	1%
Unsatisfied	0	0%
Neutral	2	2%
Satisfied	16	19%
Very Satisfied	61	74%
Not Applicable	3	4%
Total	83	100%

Q 4. How satisfied are you with the agency's internet site, including the ease of use of the site, mobile access to the site, information on the location of the site and the agency, and information accessible through the site such as a listing of services and programs and whom to contact for further information or to complain?		
Very Unsatisfied	1	1%
Unsatisfied	1	1%
Neutral	4	5%
Satisfied	34	41%
Very Satisfied	42	51%
Not Applicable	1	1%
Total	83	100%

Strategic Goal: To ensure a safe and sound credit union industry
Strategic Objective: The department anticipates, understands, addresses, and communicates risk to credit unions.
Measure: Explanatory

Q 5. How satisfied are you with the agency's complaint handling process, including whether it is easy to file a complaint and whether responses are timely?		
Very Unsatisfied	0	0%
Unsatisfied	2	2%
Neutral	6	7%
Satisfied	14	17%
Very Satisfied	39	47%
Not Applicable	22	27%
Total	83	100%

Q 6. How satisfied are you with the agency's ability to timely serve you, including the amount of time you wait for service in person?		
Very Unsatisfied	0	0%
Unsatisfied	0	0%
Neutral	1	1%
Satisfied	18	22%
Very Satisfied	48	58%
Not Applicable	15	18%
Skipped Question	1	1%
Total	83	100%

Q 7. How satisfied are you with any agency brochures or other printed information, including the accuracy of that information?		
Very Unsatisfied	0	0%
Unsatisfied	0	0%
Neutral	4	5%
Satisfied	19	23%
Very Satisfied	46	56%
Not Applicable	13	15%
Skipped Question	1	1%
Total	83	100%

Q 8. Please rate your overall satisfaction with the agency		
Very Unsatisfied	0	0%
Unsatisfied	0	0%
Neutral	2	2%
Satisfied	21	26%
Very Satisfied	59	71%
Skipped Question	1	1%
Total	83	100%

Examination Survey

Forty-five days after the completion of an examination of each credit union, a separate invitation to participate in the examination survey is transmitted to the credit union. For the period from September 2018 through May 2019, 97 invitations were sent, and 30 responses were received for a 31 percent response ratio. The responses complimented the examining staff's professionalism and noted that the report of examination was easy to understand with strongly agreed or somewhat agreed responses of 90 percent.

Strategic Goal: To ensure a safe and sound credit union industry

Strategic Objective: The department anticipates, understands, addresses, and communicates risk to credit unions.

Measure: Outcome and Efficiency

Examinations		
Q1. The lead-time was sufficient to gather the information requested prior to the on-site examination		
Strongly Agree	25	83%
Somewhat Agree	5	17%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 2. The pre-examination requests were reasonable in scope		
Strongly Agree	26	87%
Somewhat Agree	3	10%
Neither Agree or Disagree	1	3%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 3. Materials requested in the pre-examination were used during the examination		
Strongly Agree	22	74%
Somewhat Agree	7	23%
Neither Agree or Disagree	1	3%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 4. The pre-examination request made the examination run more efficiently		
Strongly Agree	23	77%
Somewhat Agree	2	6%
Neither Agree or Disagree	5	17%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 5. The examiners were knowledgeable about your credit union		
Strongly Agree	23	77%
Somewhat Agree	7	23%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 6. The examiners demonstrated a thorough understanding of safety and soundness issues		
Strongly Agree	22	74%
Somewhat Agree	7	23%
Neither Agree or Disagree	1	3%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 7. The examiners were responsive to your questions and concerns		
Strongly Agree	23	77%
Somewhat Agree	7	23%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 8. The examiners communicated effectively with the credit union throughout the examination		
Strongly Agree	24	80%
Somewhat Agree	6	20%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 9. The examiners treated you professionally		
Strongly Agree	27	90%
Somewhat Agree	3	10%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 10. The examiners explained the CAMEL ratings in sufficient detail		
Strongly Agree	25	83%
Somewhat Agree	4	14%
Neither Agree or Disagree	1	3%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 11. All major findings of the examination were discussed with you prior to the examiners leaving your credit union		
Strongly Agree	28	94%
Somewhat Agree	0	0%
Neither Agree or Disagree	1	3%
Somewhat Disagree	1	3%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 12. Management was given the opportunity to react to the examination findings		
Strongly Agree	27	90%
Somewhat Agree	2	7%
Neither Agree or Disagree	0	0%
Somewhat Disagree	1	3%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 13. The examination was completed within a reasonable timeframe		
Strongly Agree	26	87%
Somewhat Agree	0	0%
Neither Agree or Disagree	4	13%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 14. The report accurately reflected the examination findings as conveyed to you during the examination		
Strongly Agree	27	90%
Somewhat Agree	1	3%
Neither Agree or Disagree	2	7%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 15. The report was easy to understand		
Strongly Agree	27	90%
Somewhat Agree	0	0%
Neither Agree or Disagree	1	3%
Somewhat Disagree	2	7%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 16. The report accurately portrayed your credit union's practices and condition		
Strongly Agree	24	80%
Somewhat Agree	1	3%
Neither Agree or Disagree	5	17%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 17. The transmittal letter and other written communications concerning the examination report was clear and concise		
Strongly Agree	24	80%
Somewhat Agree	6	20%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 18. The report contained useful recommendations for improving safety and soundness practices		
Strongly Agree	19	63%
Somewhat Agree	4	13%
Neither Agree or Disagree	7	24%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 19. The examination findings will assist you in enhancing your safety and soundness practices		
Strongly Agree	18	60%
Somewhat Agree	6	20%
Neither Agree or Disagree	6	20%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Q 20. The examination was conducted in a fair and objective manner		
Strongly Agree	26	87%
Somewhat Agree	3	10%
Neither Agree or Disagree	1	3%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	30	100%

Application Survey

Thirty days after a final decision is rendered on a credit union's application, a separate invitation to participate in the application survey is transmitted to the credit union. For the period from September 2018 through May 2019, 37 invitations were sent, and 15 responses were received for a 41 percent response ratio. The responses complimented the Department's application process, with efficiency satisfaction responses of 100 percent.

Strategic Goal: To provide a flexible regulatory framework that enables credit unions to provide a full competitive array of financial services.
Strategic Objective: Credit union application procedures are efficient and consistent with safety and soundness.
Measure: Outcome

Applications		
Q 1. Department staff provided timely and accurate feedback/answers		
Strongly Agree	12	80%
Somewhat Agree	3	20%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	15	100%

Q 2. Department staff communicated with me in a courteous and professional manner		
Strongly Agree	11	73%
Somewhat Agree	4	27%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	15	100%

Q 3. The application process was efficient		
Strongly Agree	12	80%
Somewhat Agree	3	20%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	15	100%

Q 4. The Department's requests for information were reasonable		
Strongly Agree	11	73%
Somewhat Agree	4	27%
Neither Agree or Disagree	0	0%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	15	100%

Q 5. The Department's website was helpful in completing my application		
Strongly Agree	9	60%
Somewhat Agree	5	33%
Neither Agree or Disagree	1	7%
Somewhat Disagree	0	0%
Strongly Disagree	0	0%
Skipped Question	0	0%
Total	15	100%

Member Complainants

A total of 226 invitations to participate in the survey were transmitted to complainants who filed a complaint against a credit union between September 2018 and May 2019. A total of 27 responses were received for a 12 percent response rate.

Approximately 78 percent of complainants found it relatively easy to file a complaint with the agency. Overall, 48 percent of respondents were satisfied the Department understood the basis of their complaint, while 29 percent were dissatisfied. However, only 23 percent felt our response addressed the important aspects of their complaint.

Strategic Goal: To safeguard the interest of credit union members

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

Measure: Explanatory, Efficiency and Outcome

Complaints		
Q 1. It was relatively easy to file a complaint with the Department		
Strongly Agree	18	67%
Somewhat Agree	3	11%
Neither Agree or Disagree	3	11%
Somewhat Disagree	0	0%
Strongly Disagree	1	4%
Skipped Question	2	7%
Total	27	100%

Q 2. Department staff communicated with me in a courteous and professional manner		
Strongly Agree	14	52%
Somewhat Agree	3	11%
Neither Agree or Disagree	2	7%
Somewhat Disagree	4	15%
Strongly Disagree	4	15%
Skipped Question	0	0%
Total	27	100%

Q 3. I believe department staff understood the basis of my complaint		
Strongly Agree	10	37%
Somewhat Agree	3	11%
Neither Agree or Disagree	1	4%
Somewhat Disagree	5	19%
Strongly Disagree	6	22%
Skipped Question	2	7%
Total	27	100%

Q 4. The response provided by the department addressed the important aspects of my complaint		
Strongly Agree	5	19%
Somewhat Agree	1	4%
Neither Agree or Disagree	3	11%
Somewhat Disagree	8	29%
Strongly Disagree	10	37%
Skipped Question	0	0%
Total	27	100%

Q 5. The explanation given was fair considering applicable laws		
Strongly Agree	5	19%
Somewhat Agree	4	15%
Neither Agree or Disagree	2	7%
Somewhat Disagree	5	19%
Strongly Disagree	11	40%
Skipped Question	0	0%
Total	27	100%

Q 6. The Department website was helpful in the complaint process		
Strongly Agree	8	29%
Somewhat Agree	4	15%
Neither Agree or Disagree	10	37%
Somewhat Disagree	2	7%
Strongly Disagree	3	11%
Skipped Question	0	0%
Total	27	100%

Customer Service Representative

The Department's Compact with Texans is posted on the agency's public website (www.cud.texas.gov). The appointed customer service representative is Commissioner John J. Kolhoff.

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