



CREDIT UNION DEPARTMENT

Harold E. Feeney
Commissioner

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Deputy Commissioner

2012 CREDIT UNION DEPARTMENT SATISFACTION QUESTIONNAIRE

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

Each Texas-chartered credit union received a link to the online annual questionnaire. As in the past, the questionnaire asked credit unions for their opinion on such matters as the appropriateness and thoroughness of current examination procedures, the professionalism and responsiveness of the Texas examination team, the usefulness of the written examination report, and the Department's procedures for processing applications to amend bylaws and articles of incorporation. In addition, the questionnaire gathered information from credit unions regarding the quality of service delivered by the Department as required by Chapter 2113 of the Government Code. The data collected in this survey were compared to the results obtained from the same survey administered in previous years.

Completion of the electronic survey was voluntary and anonymous. Out of the **196** credit unions provided the opportunity to complete the survey, **78** completed the online questionnaire for a response rate of **40%**. This compares to a **48%** response rate in **2011** and a **66%** response rate in **2010**.

In the following pages, the results of the survey are detailed. A comparison of the results for 2012 and 2011 is provided. 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.

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

	<u>2012</u>	<u>2011</u>	<u>2010</u>
Number of Survey Questionnaires Mailed	196	205	207
Number of Responses Completed	78	98	137
Assets of < \$5 Million	13	16	24
Assets of \$5 Million to \$10 Million	9	10	17
Assets of \$10 Million to \$25 Million	15	20	26
Assets of \$25 Million to \$50 Million	13	17	19
Assets of \$50 Million to \$100 Million	17	18	20
Assets > \$100 Million	11	17	29
Asset size not indicated	0	0	2 *
*Credit unions that did not report their asset size were excluded from further analysis.			
Percentage of Credit Unions Completing Survey	40%	48%	66%
Number of Credit Unions Providing Written Comments	44	40	64
Assets of < \$5 Million	5	4	9
Assets of \$5 Million to \$10 Million	4	4	6
Assets of \$10 Million to \$25 Million	10	6	15
Assets of \$25 Million to \$50 Million	6	5	6
Assets of \$50 Million to \$100 Million	10	10	11
Assets > \$100 Million	9	11	17
Percentage of CUs that Believe the Department Provides Quality Service	94%	99%	99%

CURRENT VS. PREVIOUS RESULTS

2012

2011

EXAMINATION PROCESS

Lead-time Amount Sufficient to Gather Information Requested

Strongly Agree	49	40
Agree	35	57
Disagree	0	0
Strongly Disagree	2	1
Not Applicable/No Opinion	0	0

Examiners' Requests for Information Reasonable

Strongly Agree	43	36
Agree	39	61
Disagree	3	0
Strongly Disagree	1	0
Not Applicable/No Opinion	0	1

Adequate Communications with Management/Examiners During Examination

Strongly Agree	38	41
Agree	41	53
Disagree	5	3
Strongly Disagree	2	0
Not Applicable/No Opinion	0	1

All Major Findings Discussed Prior to Examiners Leaving

Strongly Agree	49	45
Agree	33	51
Disagree	0	0
Strongly Disagree	3	0
Not Applicable/No Opinion	1	1

Examination Completed in a Reasonable Timeframe

Strongly Agree	51	49
Agree	27	44
Disagree	2	2
Strongly Disagree	3	3
Not Applicable/No Opinion	1	0

CURRENT VS. PREVIOUS RESULTS

	<u>2012</u>	<u>2011</u>
EXAMINATION TEAM		
Examiners Understood CU's Business Strategy & Philosophy		
Strongly Agree	31	32
Agree	45	58
Disagree	3	5
Strongly Disagree	2	1
Not Applicable/No Opinion	2	1
Examiners Acted Professional and Courteous Manner		
Strongly Agree	52	51
Agree	25	43
Disagree	2	2
Strongly Disagree	3	1
Not Applicable/No Opinion	0	0
Examiners Focused on Key Issues Confronting the Credit Union		
Strongly Agree	32	39
Agree	43	52
Disagree	6	5
Strongly Disagree	2	1
Not Applicable/No Opinion	0	0
Examination Conducted in a Fair and Objective Manner		
Strongly Agree	33	41
Agree	41	53
Disagree	4	1
Strongly Disagree	2	2
Not Applicable/No Opinion	1	0
Examination Findings were Logically and Clearly Discussed with Management/BOD		
Strongly Agree	38	46
Agree	35	48
Disagree	6	0
Strongly Disagree	4	1
Not Applicable/No Opinion	0	0

CURRENT VS. PREVIOUS RESULTS

2012

2011

THE EXAMINATION REPORT

Tone and Content of Report Consistent with Exit Meeting

Strongly Agree	39	46
Agree	39	50
Disagree	2	0
Strongly Disagree	1	0
Not Applicable/No Opinion	0	2

Report Clearly Communicated Examination Findings & Corrective Actions Needed

Strongly Agree	33	42
Agree	41	53
Disagree	2	1
Strongly Disagree	2	0
Not Applicable/No Opinion	1	2

Report Accurately Portrayed CU's Practices and Condition

Strongly Agree	29	37
Agree	40	51
Disagree	7	5
Strongly Disagree	3	0
Not Applicable/No Opinion	1	2

Cover Letter and Written Communications were Clear and Concise

Strongly Agree	34	42
Agree	45	53
Disagree	1	0
Strongly Disagree	1	0
Not Applicable/No Opinion	0	2

CURRENT VS. PREVIOUS RESULTS

2012

2011

THE EXAMINATION REPORT

Report was Provided to the CU in a Timely Manner

Strongly Agree	43	41
Agree	36	50
Disagree	1	2
Strongly Disagree	0	0
Not Applicable/No Opinion	0	2

Report was of Value to your Credit Union

Strongly Agree	31	43
Agree	41	47
Disagree	3	2
Strongly Disagree	3	1
Not Applicable/No Opinion	1	4

CURRENT VS. PREVIOUS RESULTS

2012

2011

APPLICATIONS TO AMEND ARTICLES OF INCORPORATION/BYLAWS

Instructions for Completing Application Clear and Concise

Strongly Agree	4	10
Agree	7	9
Disagree	1	1
Strongly Disagree	0	0
Not Applicable/No Opinion	0	0

Inquiries Regarding Process were Handled Professional and Courteous Manner

Strongly Agree	5	14
Agree	7	6
Disagree	0	0
Strongly Disagree	0	0
Not Applicable/No Opinion	0	0

Department Staff was Accessible and Knowledgeable

Strongly Agree	6	15
Agree	6	4
Disagree	0	1
Strongly Disagree	0	0
Not Applicable/No Opinion	0	0

Acknowledgement of Receipt Filed in a Timely Manner

Strongly Agree	5	12
Agree	7	6
Disagree	0	0
Strongly Disagree	0	1
Not Applicable/No Opinion	0	1

Decisions on Applications were Made in a Timely Manner

Strongly Agree	4	11
Agree	8	8
Disagree	0	1
Strongly Disagree	0	0
Not Applicable/No Opinion	0	0

EXAMINATION PROCESS

EXAMINATION PROCESS

Lead-time Amount Sufficient to Gather Information Requested

	Response Percent
Strongly Agree	57%
Agree	41%
Disagree	0%
Strongly Disagree	2%
Not Applicable/No Opinion	0%

Examiners Requests for Information Reasonable

	Response Percent
Strongly Agree	50%
Agree	45%
Disagree	4%
Strongly Disagree	0%
Not Applicable/No Opinion	1%

Adequate Communications with Management/Examiners

	Response Percent
Strongly Agree	44%
Agree	48%
Disagree	6%
Strongly Disagree	0%
Not Applicable/No Opinion	2%

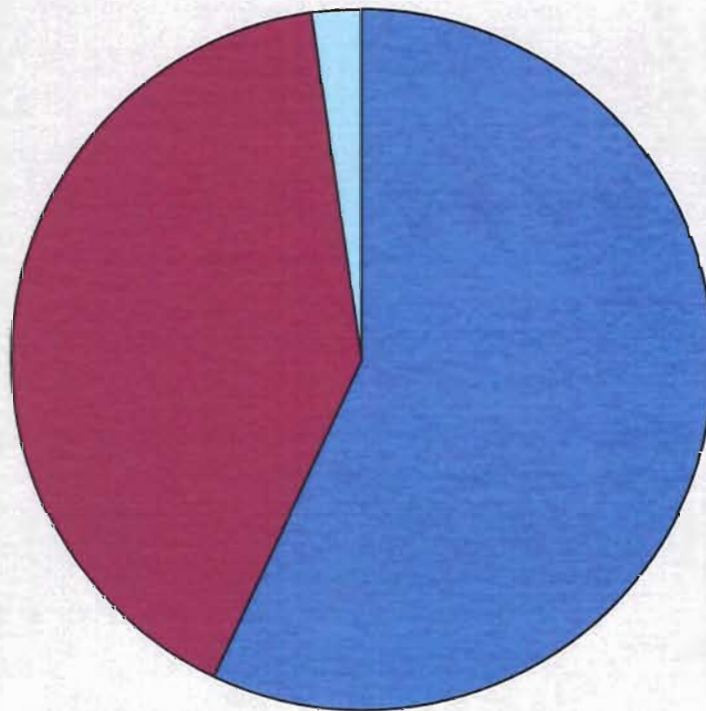
All Major Findings Discussed Prior to Examiners Leaving

	Response Percent
Strongly Agree	57%
Agree	38%
Disagree	0%
Strongly Disagree	4%
Not Applicable/No Opinion	1%

Examination Completed in a Reasonable Time

	Response Percent
Strongly Agree	61%
Agree	32%
Disagree	2%
Strongly Disagree	4%
Not Applicable/No Opinion	1%

Lead-time Amount Sufficient to Gather Information Requested



Strongly Agree

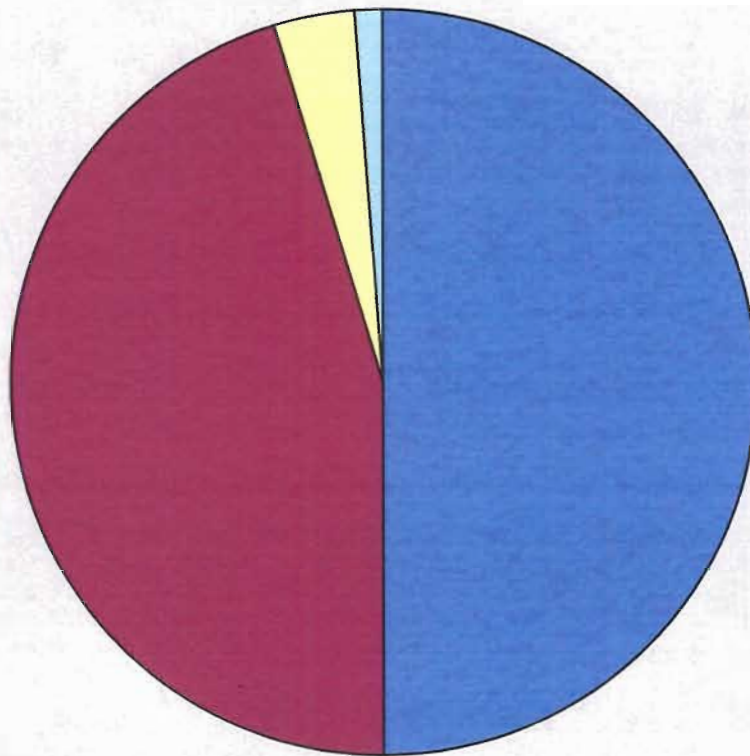
Agree

Disagree

Strongly Disagree

Not Applicable / No Opinion

Examiners' Requests for Information Reasonable



Strongly Agree

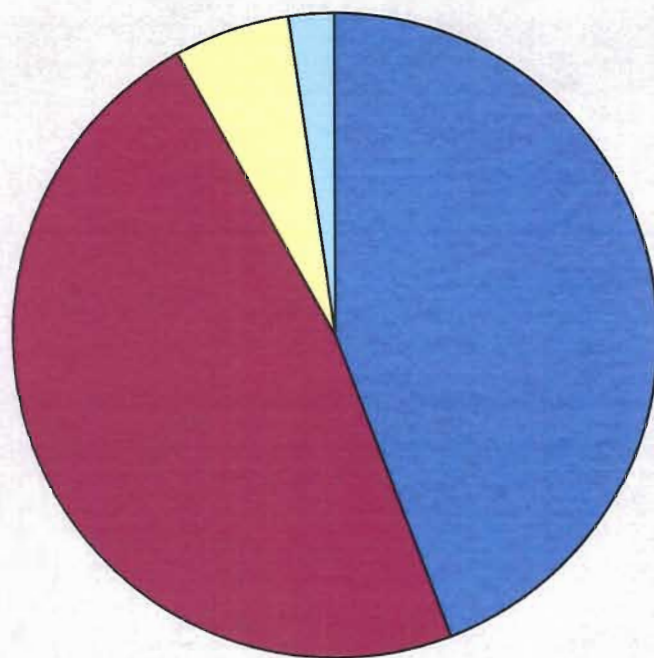
Agree

Disagree

Strongly Disagree

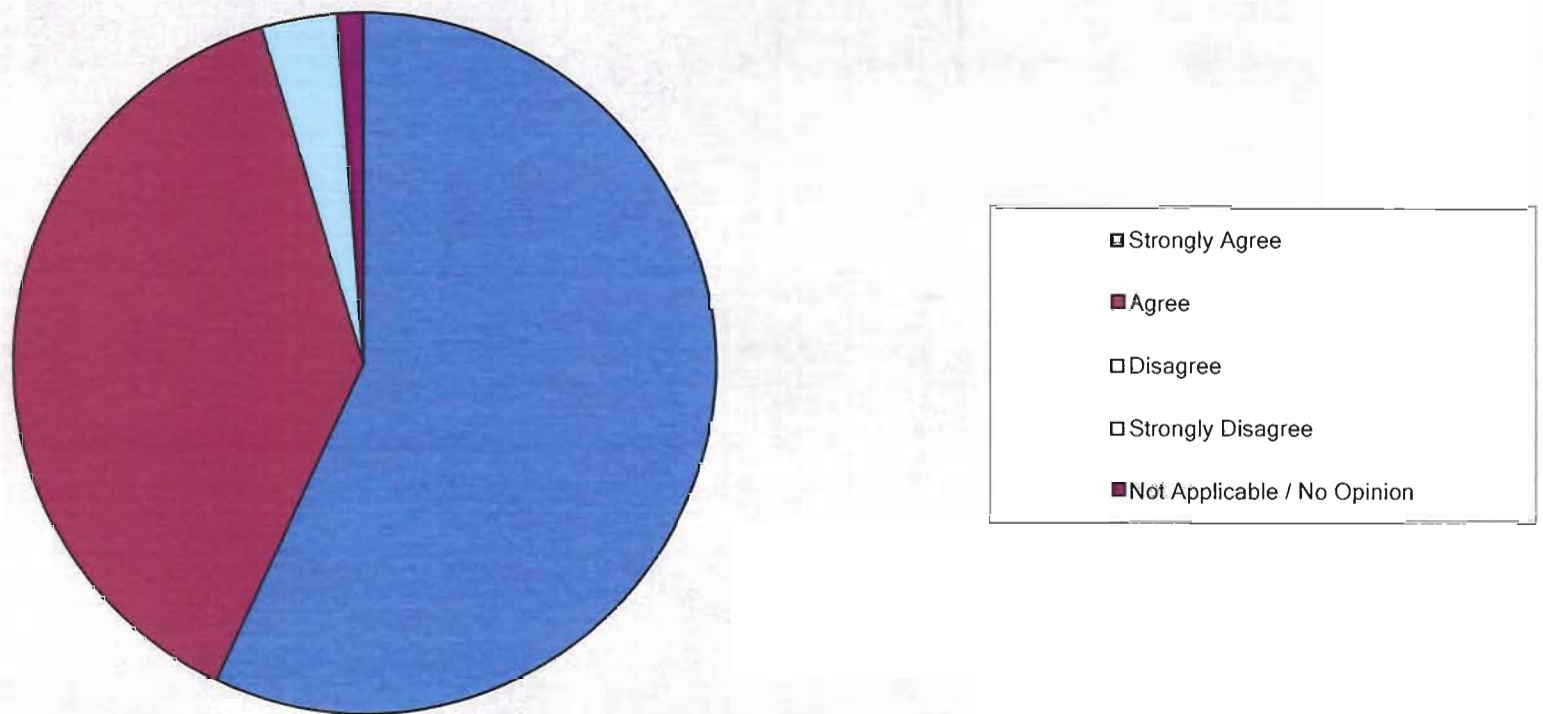
Not Applicable / No Opinion

Adequate Communications with Management/Examiners During Examination

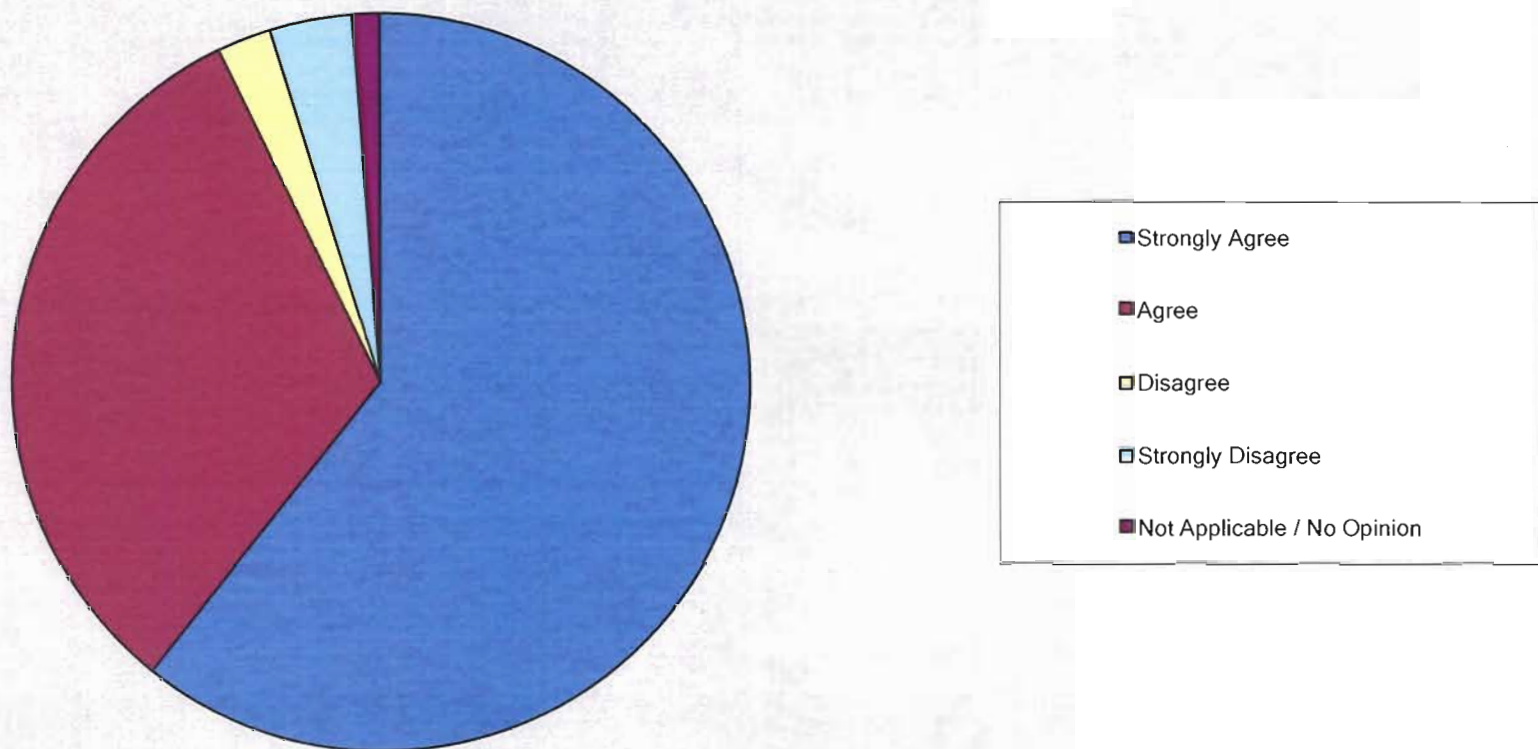


- ☐ Strongly Agree
- ☒ Agree
- ☐ Disagree
- ☐ Strongly Disagree
- ☒ Not Applicable / No Opinion

All Major Findings Discussed Prior to Examiners Leaving



Examination Completed in a Reasonable Timeframe



EXAMINATION TEAM

EXAMINATION TEAM

Examiners Understood CU's Business Strategy & Philosophy

	Response Percent
Strongly Agree	38%
Agree	54%
Disagree	4%
Strongly Disagree	2%
Not Applicable/No Opinion	2%

Examiners Acted Professional and Courteous Manner

	Response Percent
Strongly Agree	63%
Agree	31%
Disagree	2%
Strongly Disagree	4%
Not Applicable/No Opinion	0%

Examiners Focused on Key Issues Confronting the Credit Union

	Response Percent
Strongly Agree	39%
Agree	52%
Disagree	7%
Strongly Disagree	2%
Not Applicable/No Opinion	0%

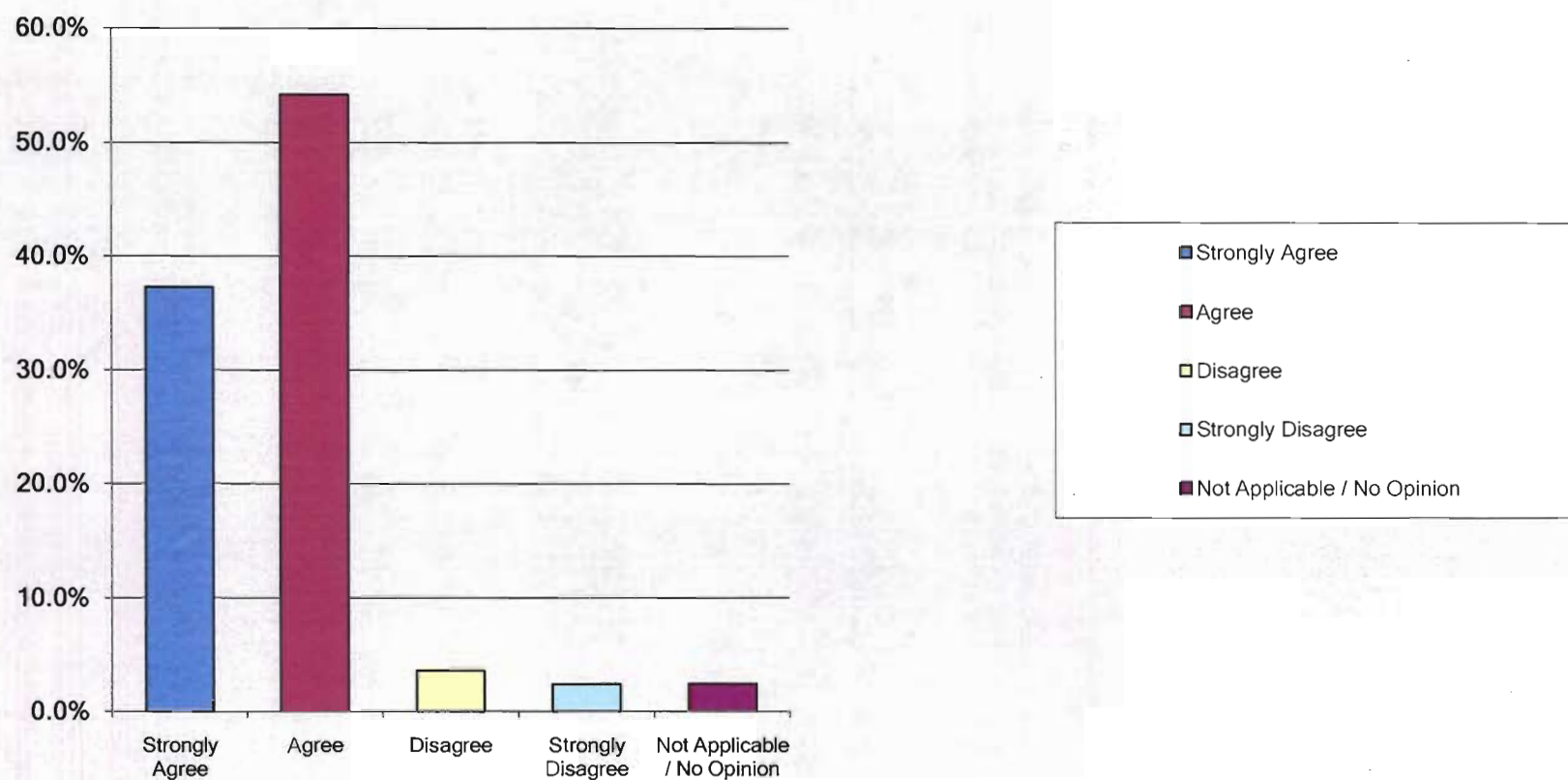
Examination Conducted in a Fair and Objective Manner

	Response Percent
Strongly Agree	41%
Agree	51%
Disagree	5%
Strongly Disagree	2%
Not Applicable/No Opinion	1%

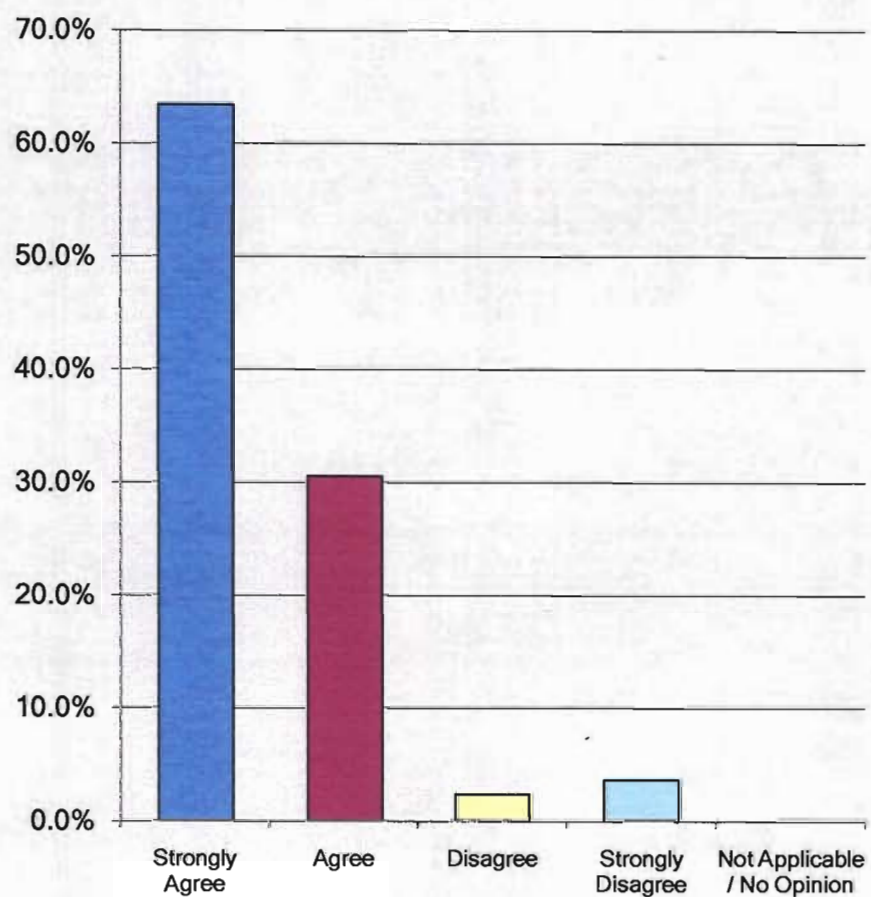
Examination Findings were Logically and Clearly Discussed with Management/BOD

	Response Percent
Strongly Agree	46%
Agree	42%
Disagree	7%
Strongly Disagree	5%
Not Applicable/No Opinion	0%

Examiners Understood CU's Business Strategy & Philosophy

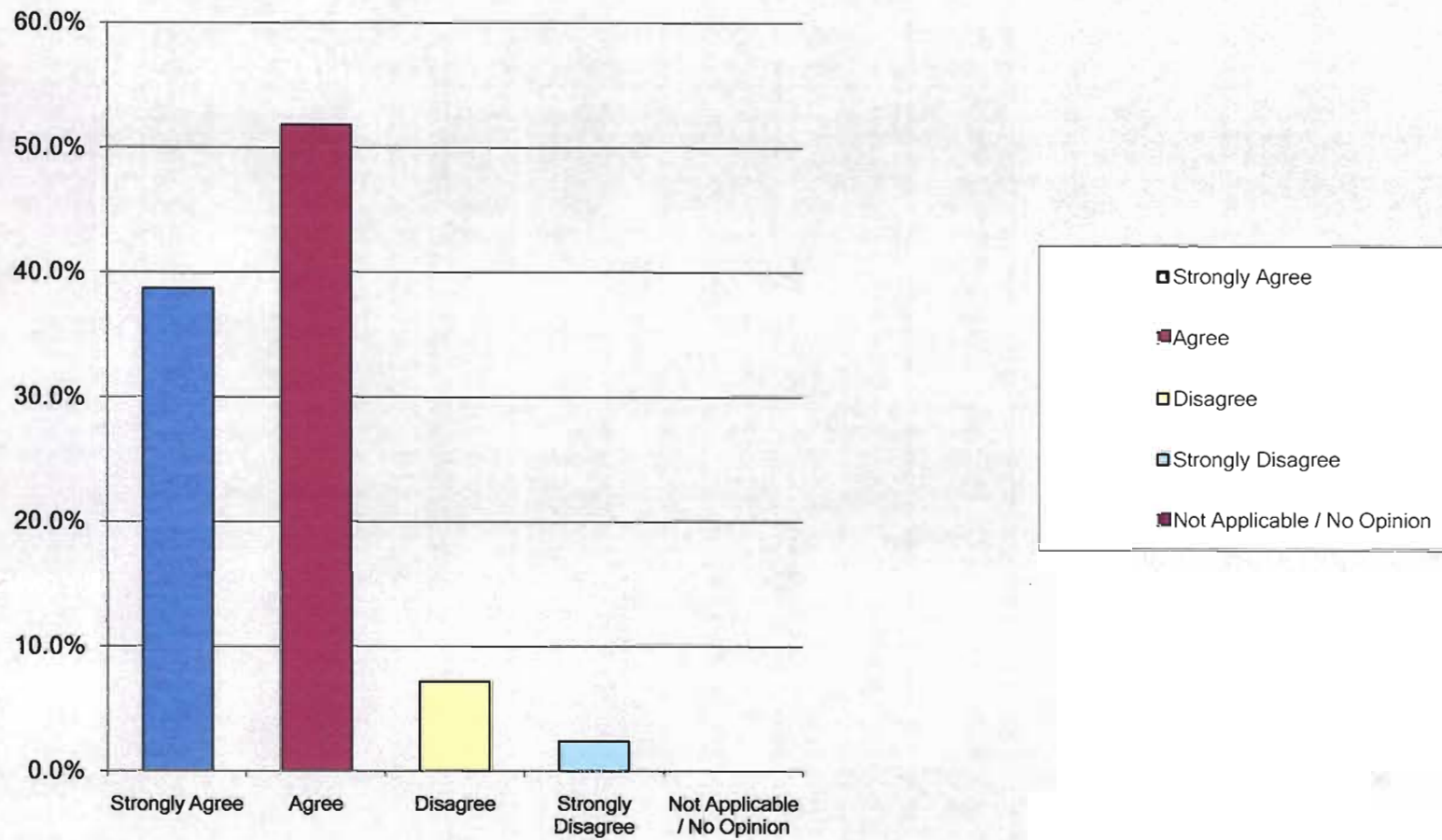


Examiners Acted Professional and Courteous Manner

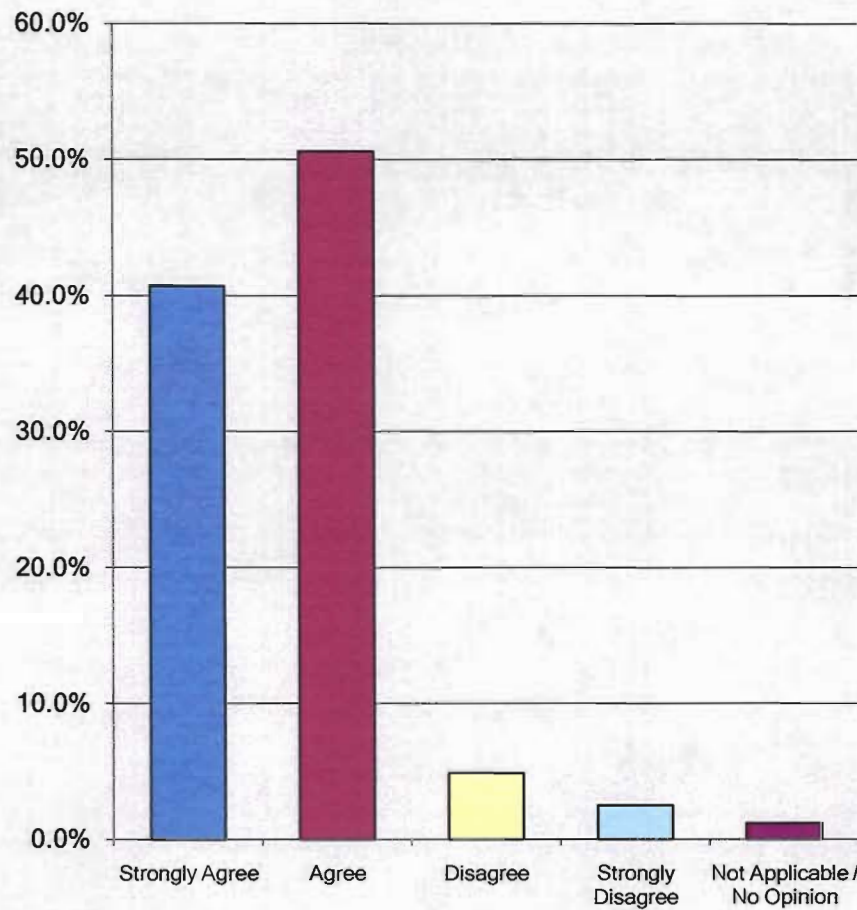


- Strongly Agree
- Agree
- Disagree
- Strongly Disagree
- Not Applicable / No Opinion

Examiners Focused on Key Issues Confronting the Credit Union

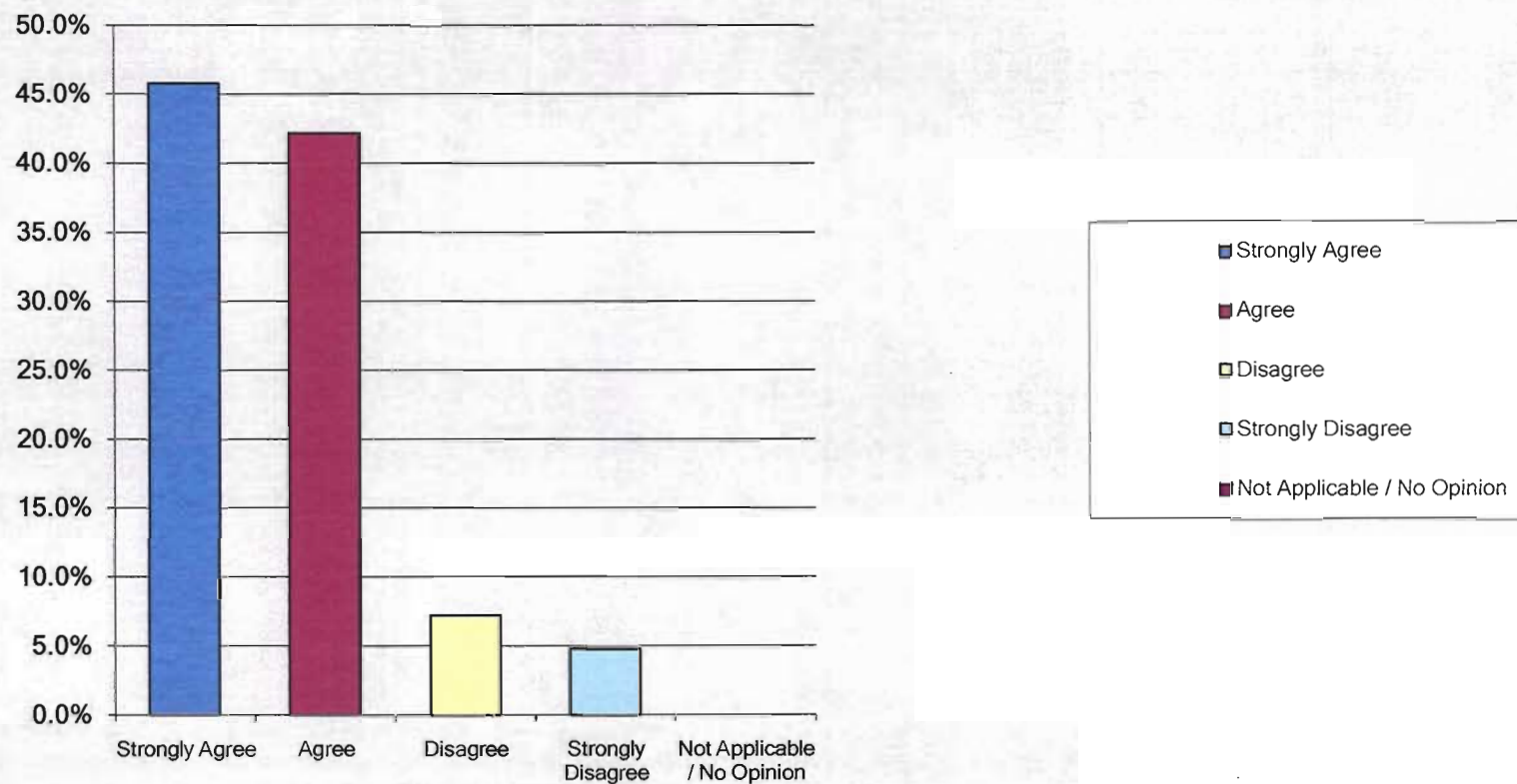


Examination Conducted in a Fair and Objective Manner



- Strongly Agree
- Agree
- Disagree
- Strongly Disagree
- Not Applicable / No Opinion

Examination Findings were Logically and Clearly Discussed with Management /BOD



THE EXAMINATION REPORT

THE EXAMINATION REPORT

Tone and Content of Report Consistent with Exit Meeting

	Response Percent
Strongly Agree	48%
Agree	48%
Disagree	3%
Strongly Disagree	1%
Not Applicable/No Opinion	0%

Report Clearly Communicated Examination Findings/Corrective Actions

	Response Percent
Strongly Agree	42%
Agree	52%
Disagree	3%
Strongly Disagree	2%
Not Applicable/No Opinion	1%

Report Accurately Portrayed CU's Practices and Condition

	Response Percent
Strongly Agree	36%
Agree	50%
Disagree	9%
Strongly Disagree	4%
Not Applicable/No Opinion	1%

Cover Letter and Written Communications were Clear and Concise

	Response Percent
Strongly Agree	42%
Agree	56%
Disagree	1%
Strongly Disagree	1%
Not Applicable/No Opinion	0%

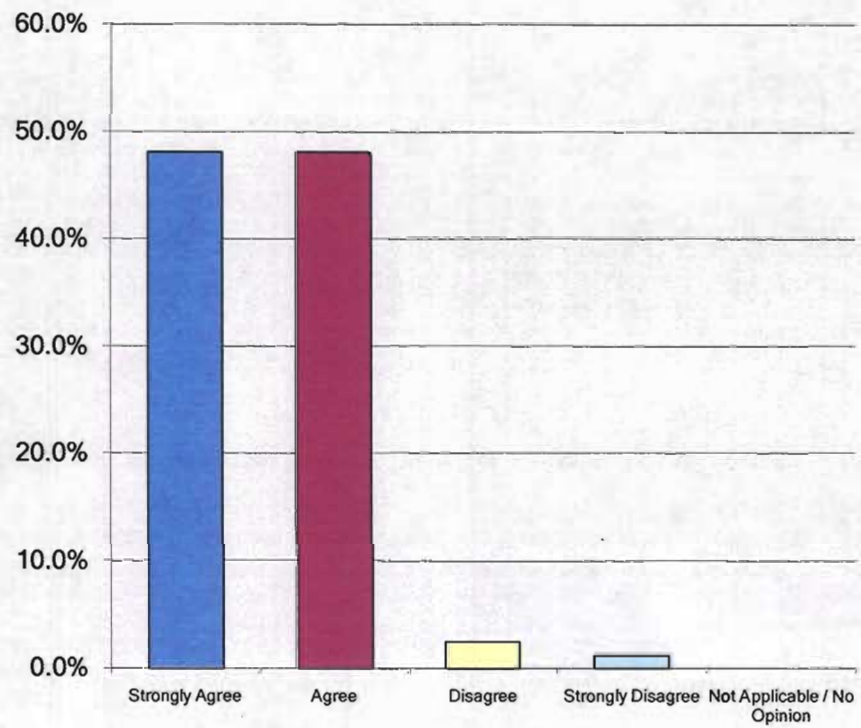
Report was Provided to CU in a Timely Manner

	Response Percent
Strongly Agree	54%
Agree	45%
Disagree	1%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

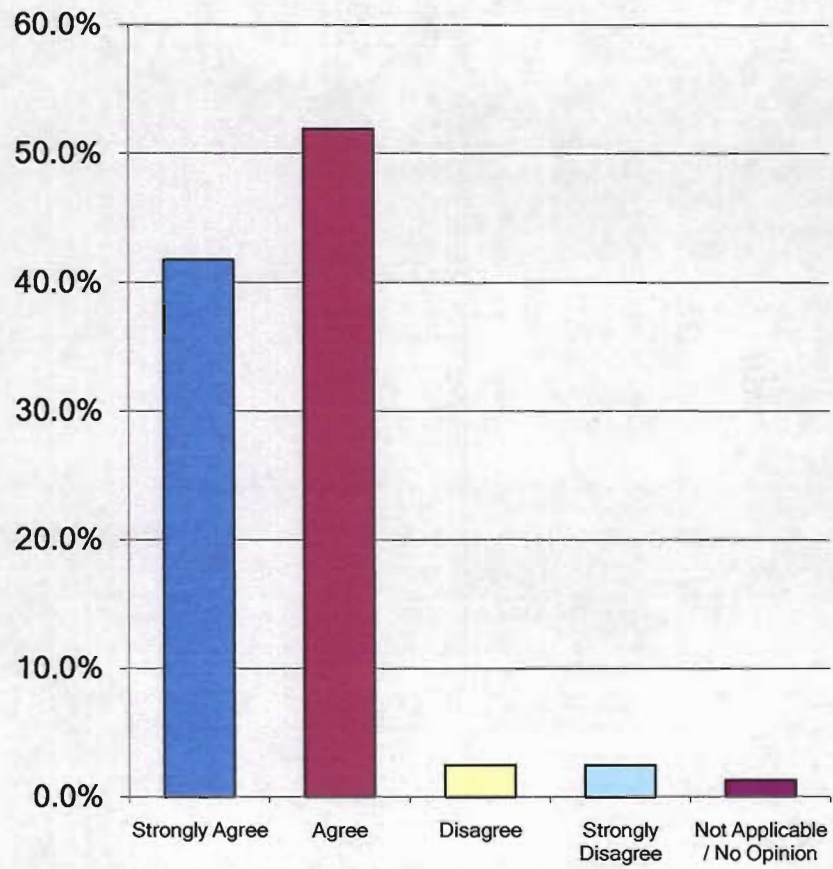
Report was of Value to your Credit Union

	Response Percent
Strongly Agree	39%
Agree	52%
Disagree	4%
Strongly Disagree	4%
Not Applicable/No Opinion	1%

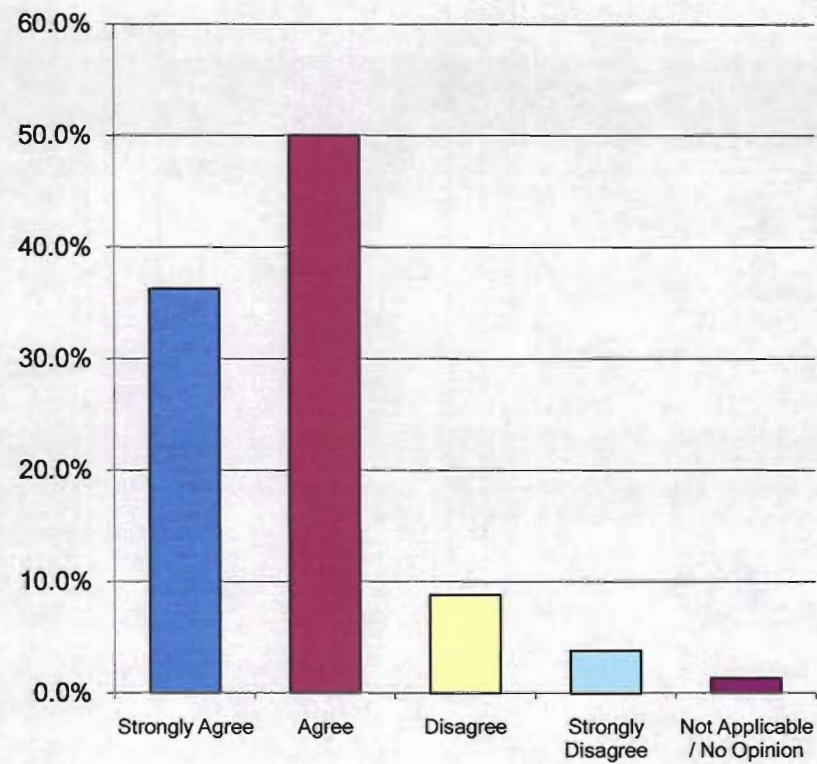
Tone and Content of Report Consistent with Exit Meeting



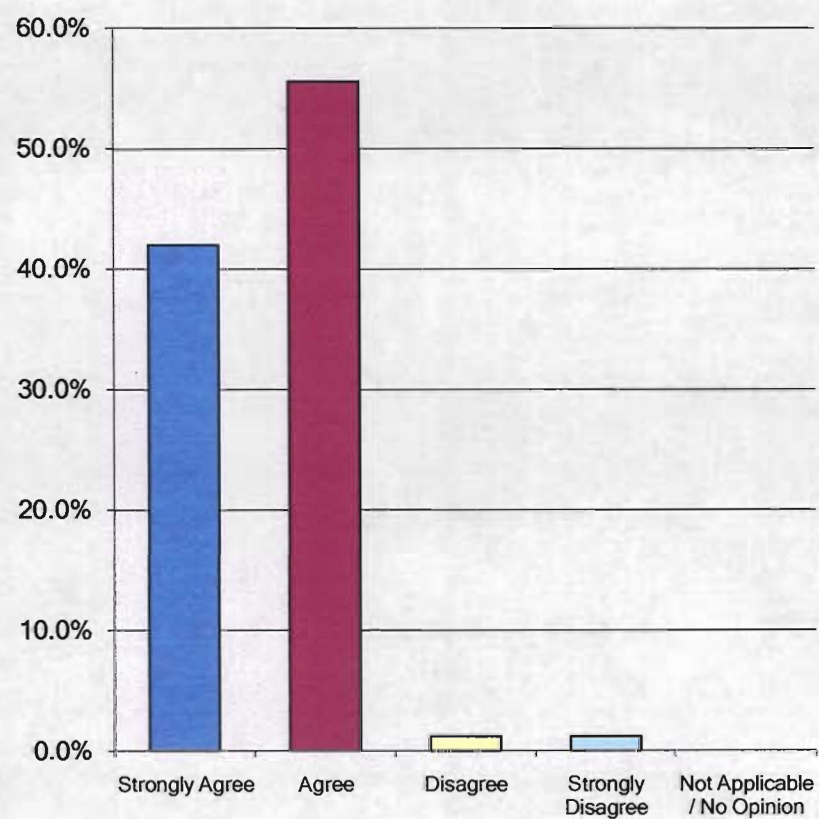
Report Clearly Communicated Examination Findings & Corrective Actions Needed



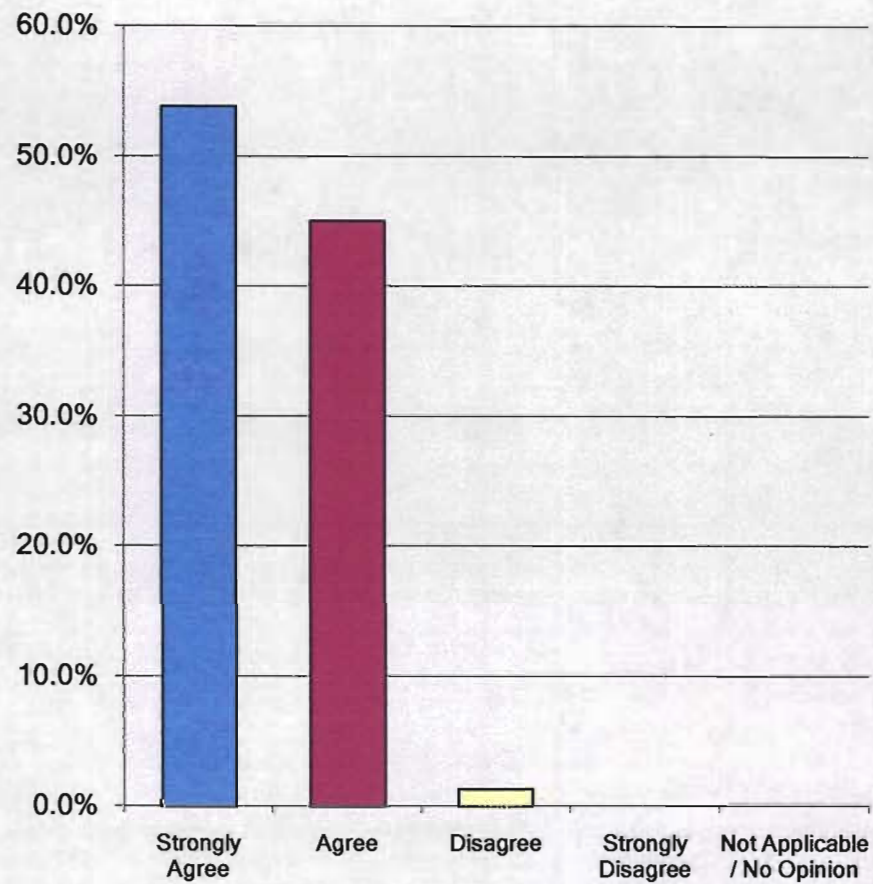
Report Accurately Portrayed CU's Practices and Condition



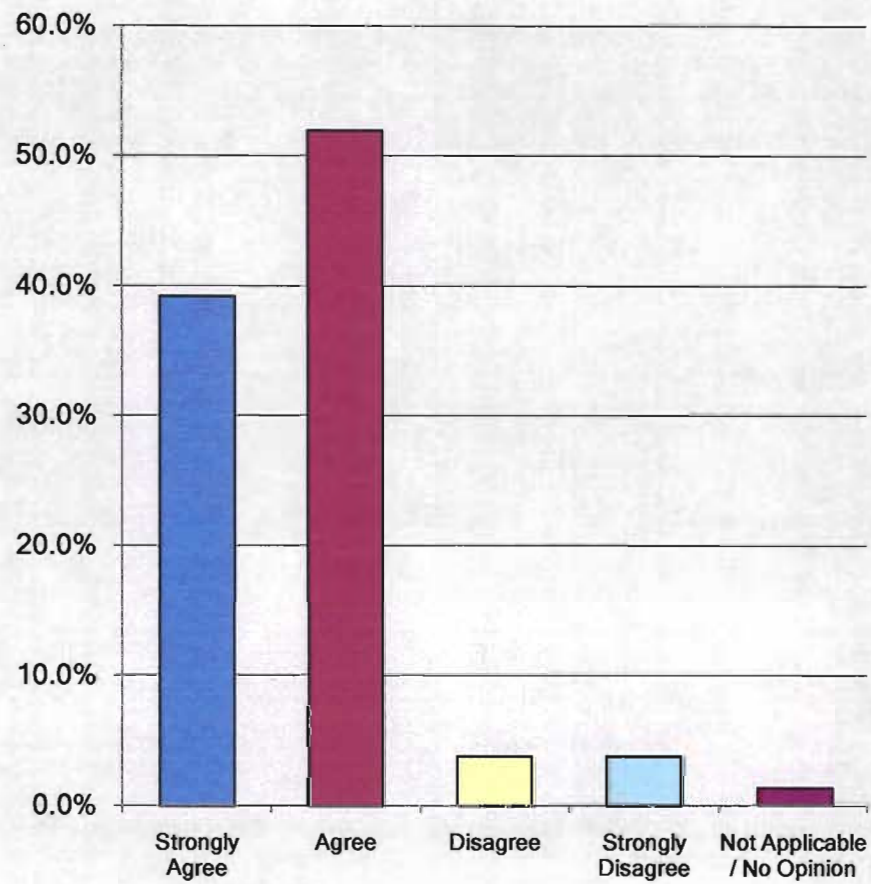
Cover Letter and Written Communications were Clear and Concise



Report was Provided to the CU in a Timely Manner



Report was of Value to your Credit Union



APPLICATION PROCESS

APPLICATIONS TO AMEND THE ARTICLES OF INCORPORATION AND BYLAWS

Clear and Concise Instructions

	Response Percent
Strongly Agree	33%
Agree	59%
Disagree	8%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

Inquiries Regarding Process in a Professional/Courteous Manner

	Response Percent
Strongly Agree	48%
Agree	58%
Disagree	0%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

Department Staff was Accessible and Knowledgeable

	Response Percent
Strongly Agree	50%
Agree	50%
Disagree	0%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

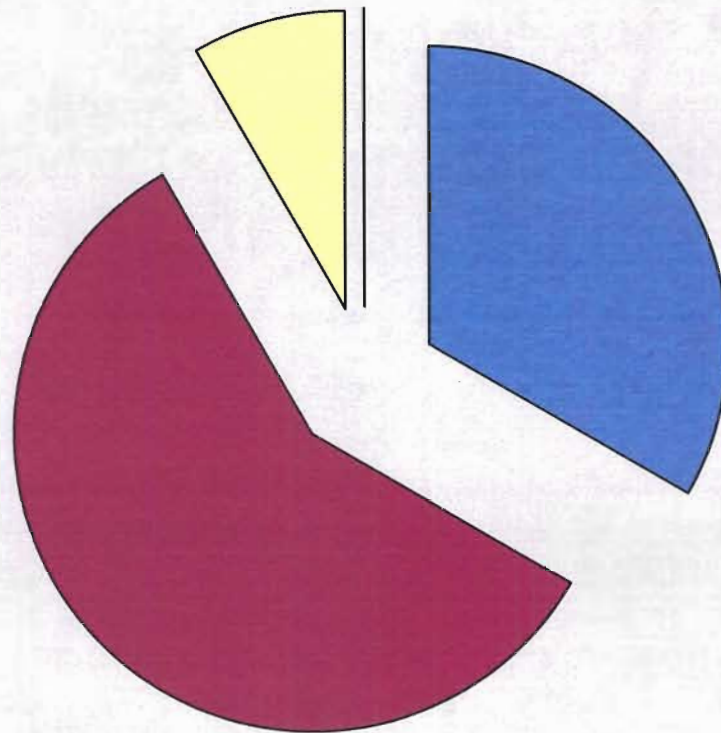
Acknowledgement of Receipt Filed in a Timely Manner

	Response Percent
Strongly Agree	42%
Agree	58%
Disagree	0%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

Decisions on Applications made in a Timely Manner

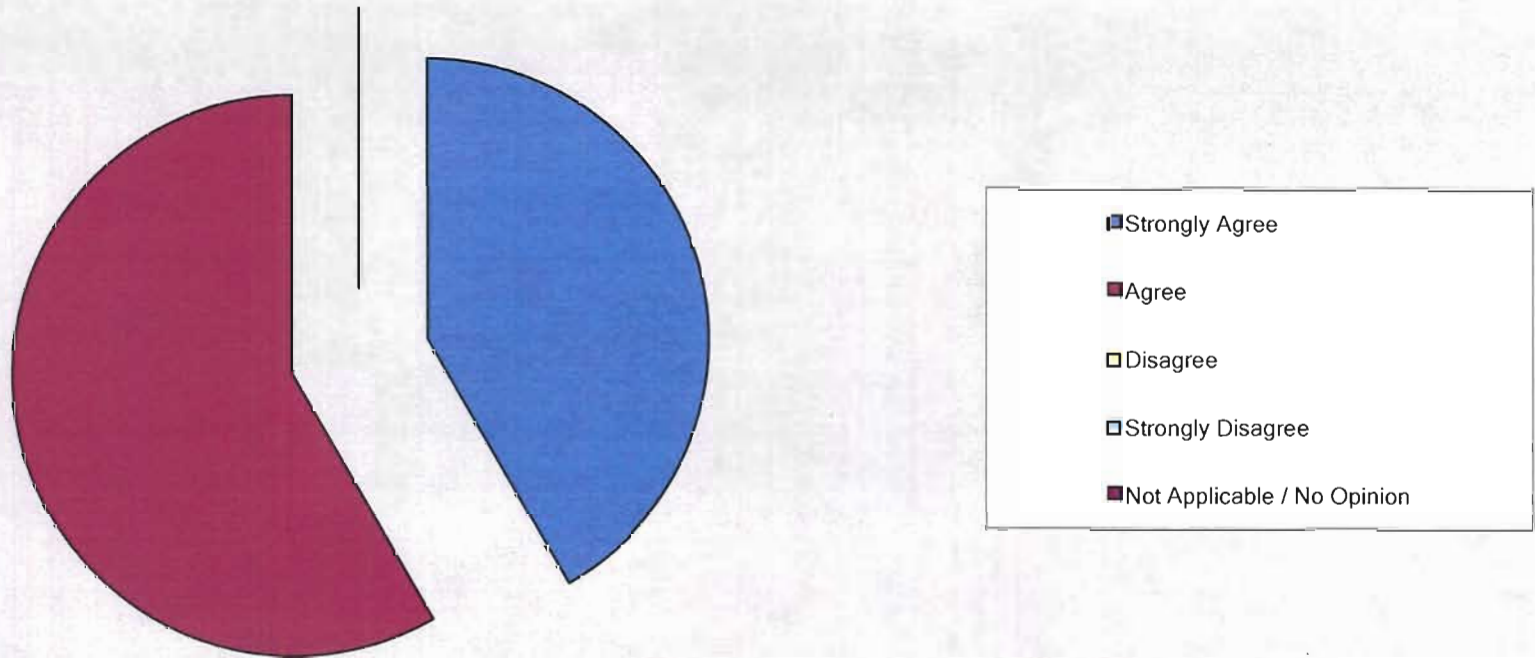
	Response Percent
Strongly Agree	33%
Agree	67%
Disagree	0%
Strongly Disagree	0%
Not Applicable/No Opinion	0%

Instructions for Completing Application Clear and Concise

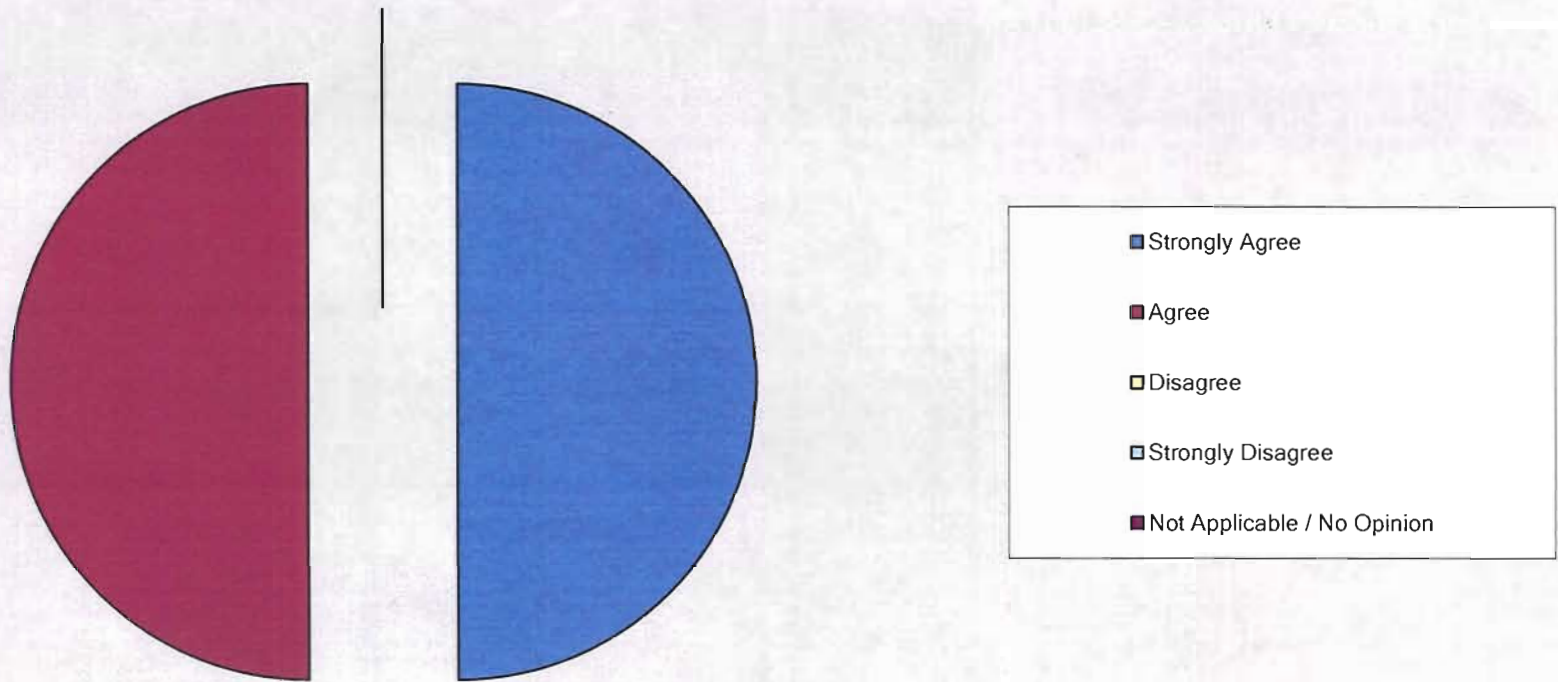


- Strongly Agree
- Agree
- Disagree
- Strongly Disagree
- Not Applicable / No Opinion

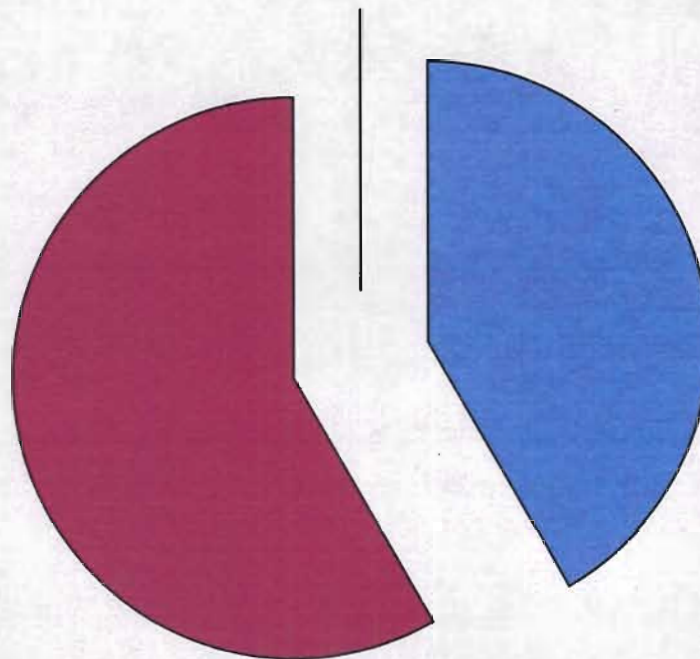
Inquiries Regarding Process were Handled Professional and Courteous Manner



Department Staff was Accessible and Knowledgeable

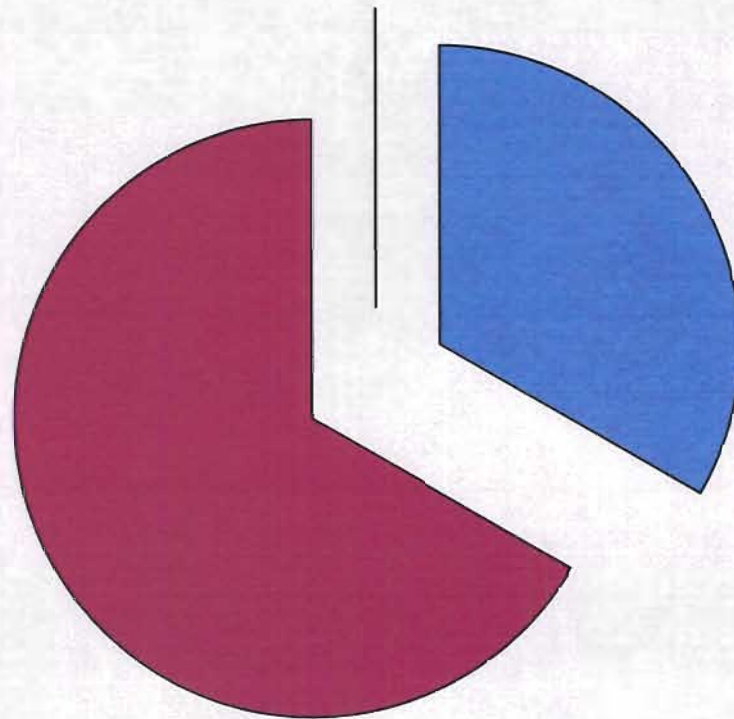


Acknowledgment of Receipt Filed in a Timely Manner



- Strongly Agree
- Agree
- Disagree
- Strongly Disagree
- Not Applicable / No Opinion

Decisions on Applications were Made in a Timely Manner



■ Strongly Agree

■ Agree

■ Disagree

■ Strongly Disagree

■ Not Applicable / No Opinion

OTHER CONSIDERATIONS

OTHER CONSIDERATIONS

Offices Clean and Parking Accessible

	Response Percent
Yes	100%
No	0%

Greeted in a Courteous Manner

	Response Percent
Yes	100%
No	0%

Respond to Inquiry in a Friendly Manner

	Response Percent
Yes	100%
No	0%

Questions Answered Satisfactorily by Staff

	Response Percent
Yes	100%
No	0%

Respond to Communications Promptly

	Response Percent
Yes	100%
No	0%
No Communication	0%

Complaints Handled Effectively

	Response Percent
Yes	67%
No	8%
No Complaints Filed	25%

Website Navigated Easily

	Response Percent
Yes	100%
No	0%

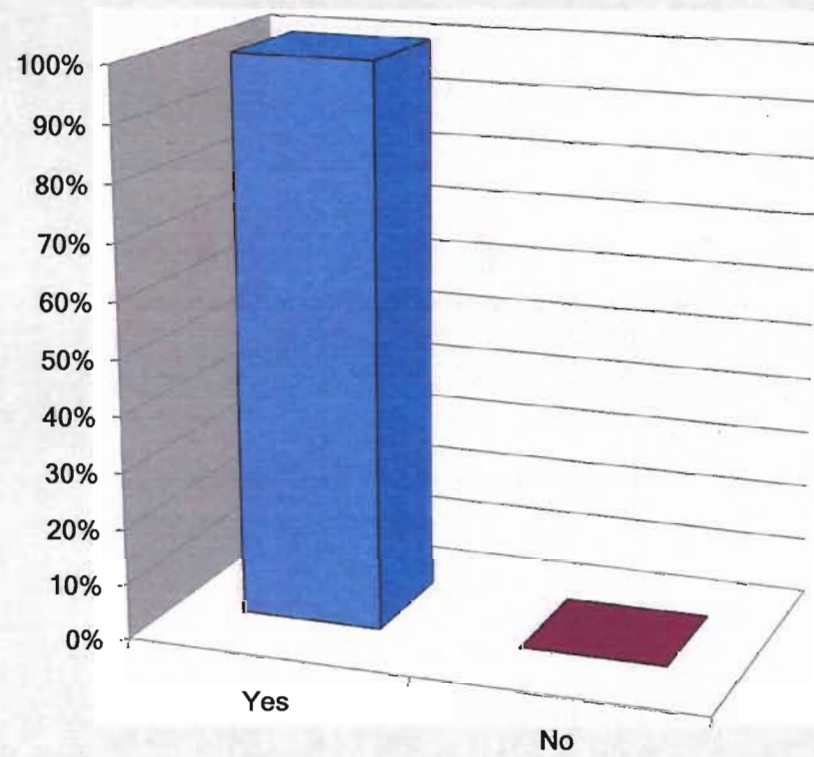
Believes the Department Provides Quality Service

	Response Percent
Yes	94%
No	6%

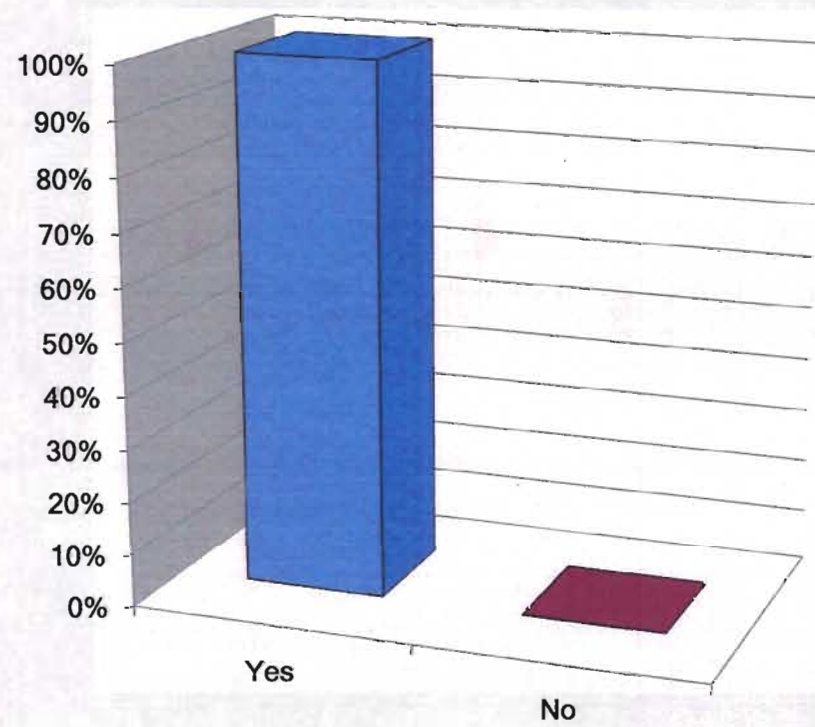
Change in Satisfaction Level with Department

	Response Percent
Yes	19%
No	70%
Decreased	11%

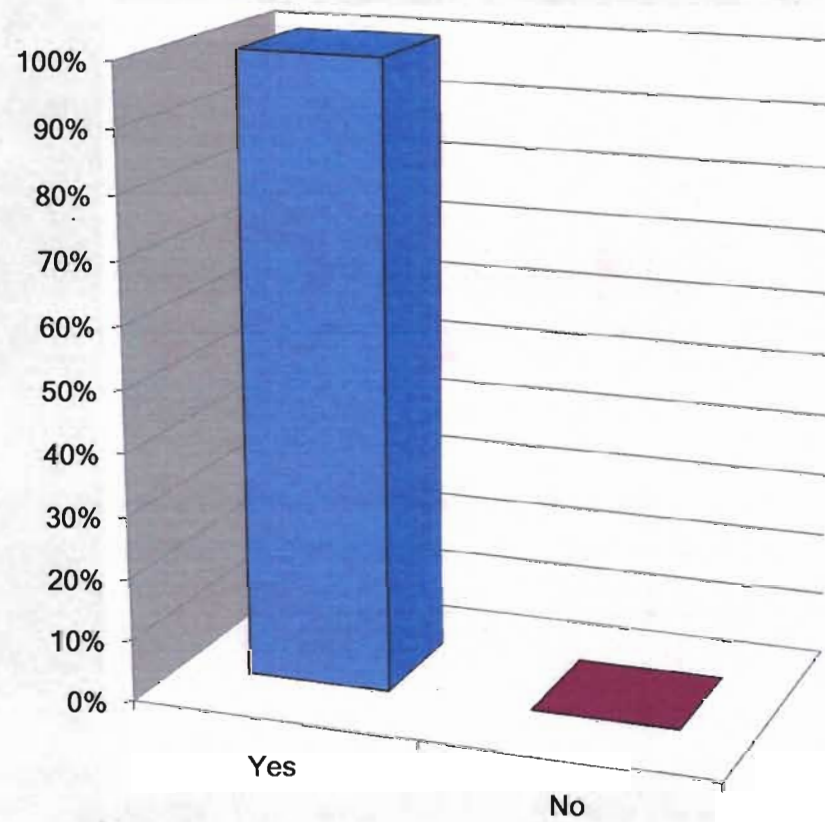
Offices Clean and Parking Accessible



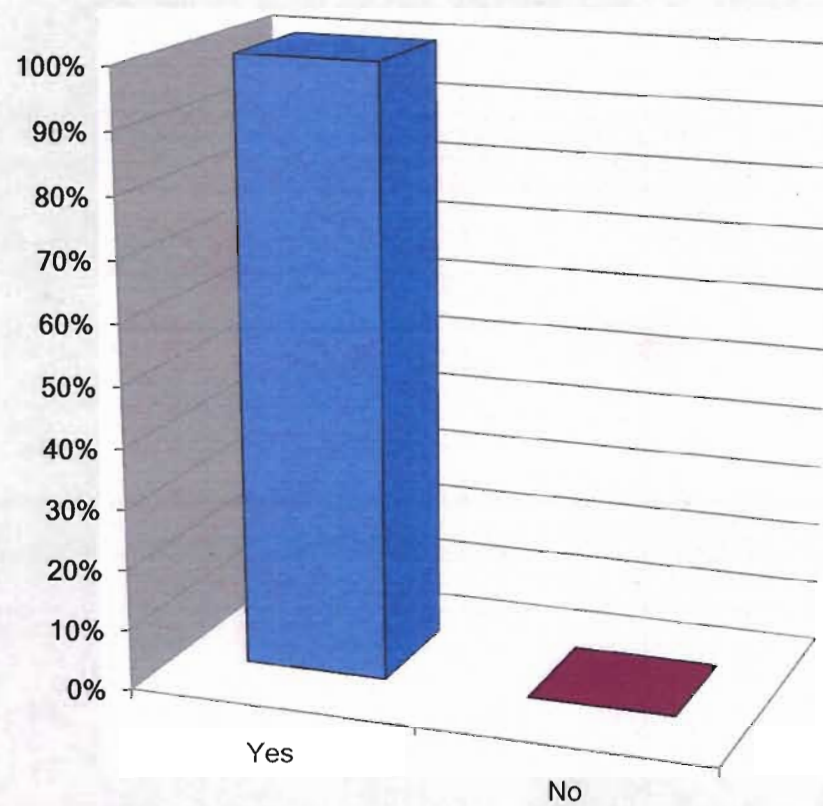
Greeted in a Courteous Manner



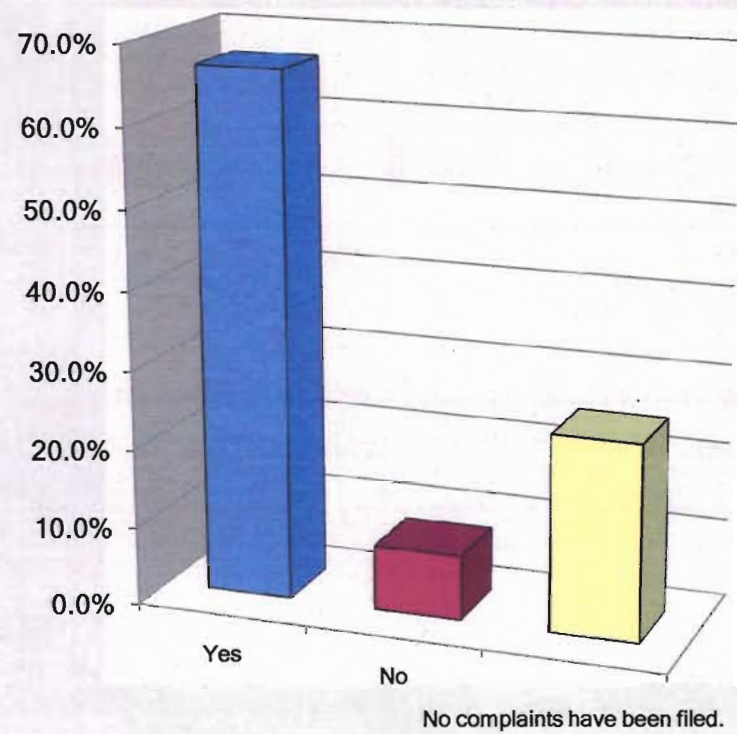
Respond to your Inquiry in a Friendly Manner



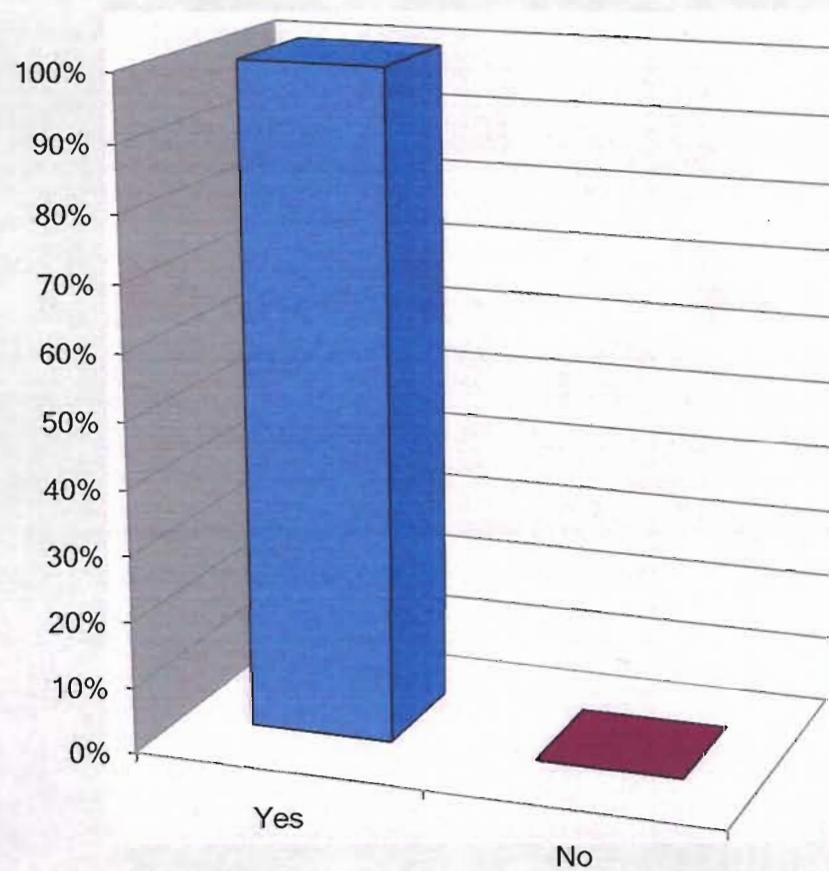
Respond to Communications Promptly



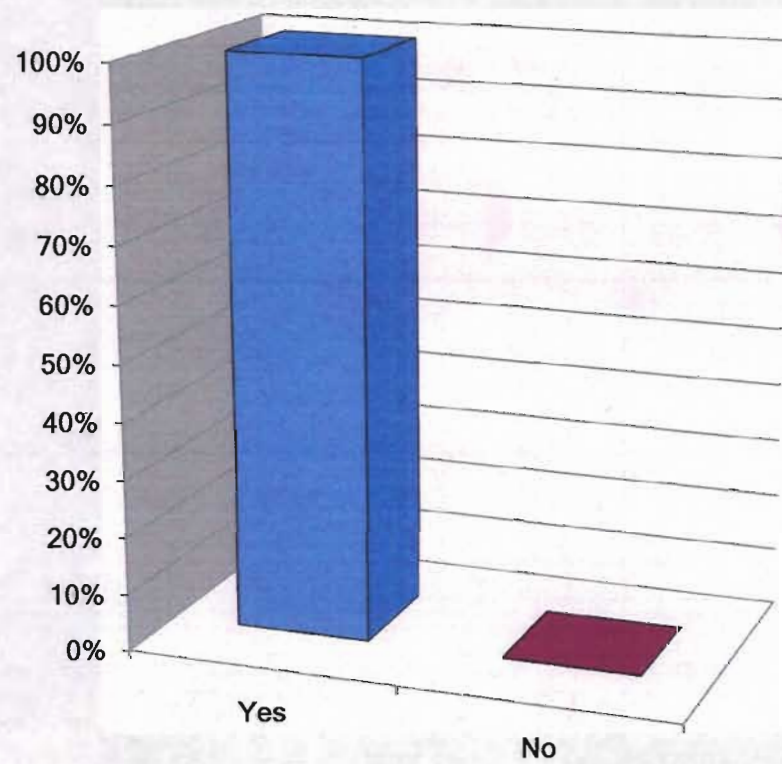
Complaints Handled Effectively



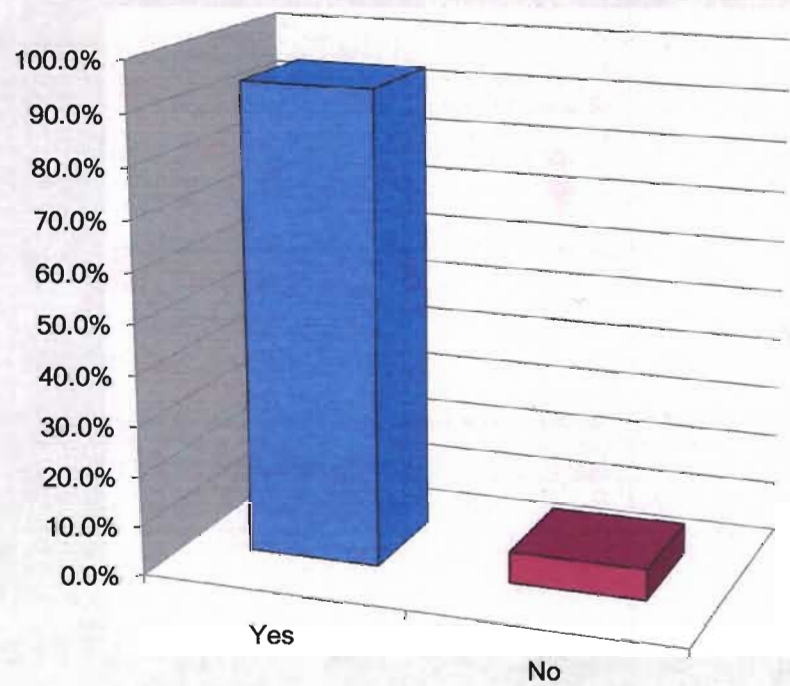
Questions Answered Satisfactorily by Staff



Website Navigated Easily



Believes the Department Provides Quality Service



Change in Satisfaction Level with Department

