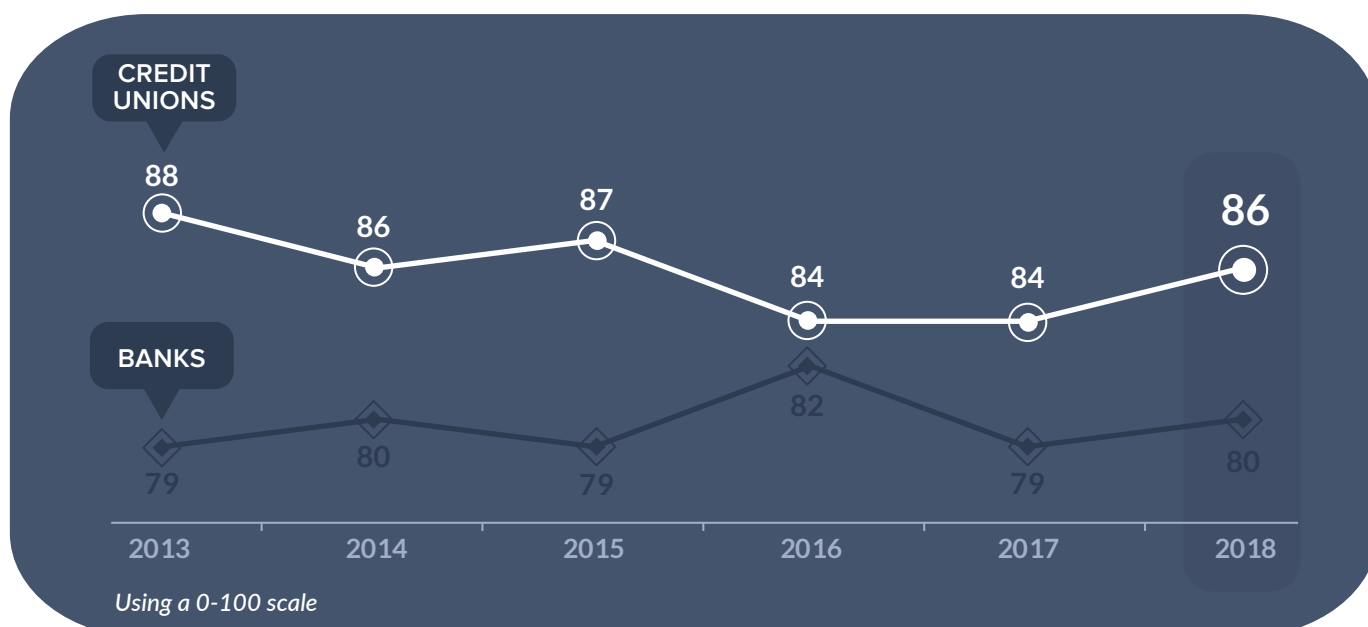
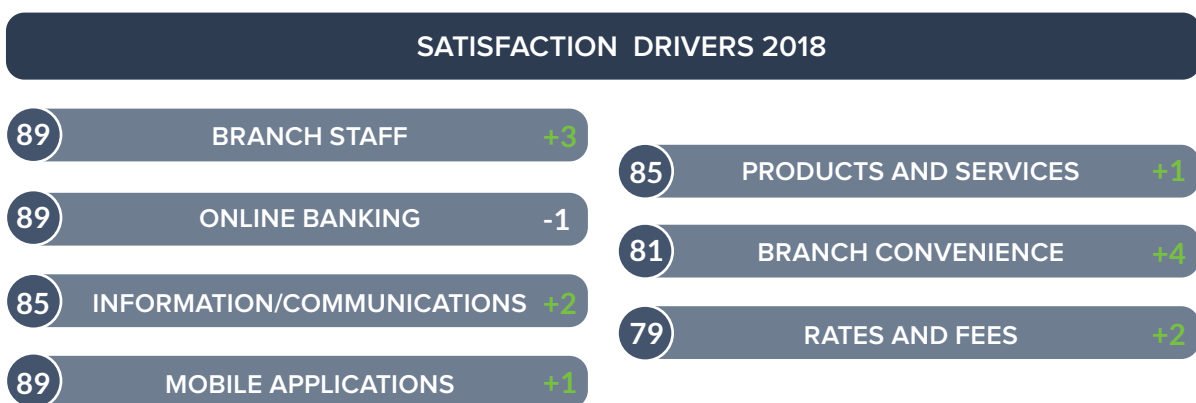


CREDIT UNIONS | TRENDS IN CUSTOMER EXPERIENCE

CREDIT UNION SATISFACTION INDEX (CUSI) EDGES UP IN 2018



The branch experience improved most. Branch Convenience and Branch Staff are up 4 and 3 points, respectively.



1 COMPETING ON RATES AND FEES IS NOT ENOUGH

4 OUT OF **5**

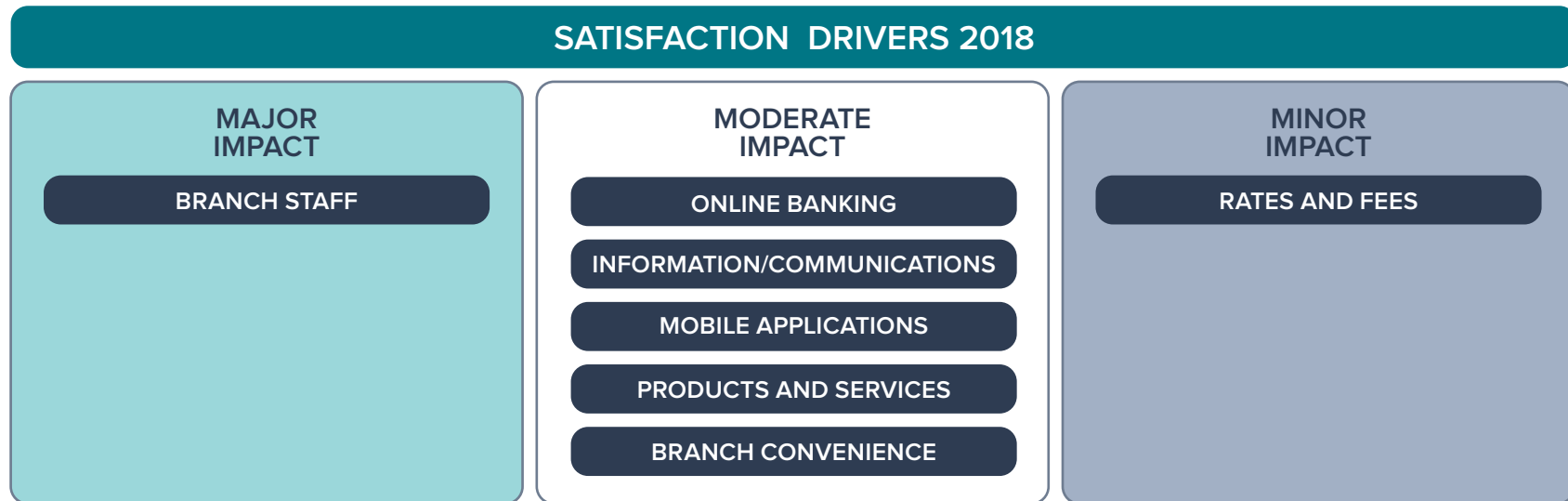
JOIN A CREDIT UNION FOR A REASON OTHER THAN RATES AND FEES

Whether a member has a checking or savings account, or a less common product, members score Rates and Fees high at 81-85.

PRIMARY REASON FOR JOINING A CREDIT UNION



RATES AND FEES HAVE A RELATIVELY MINOR IMPACT ON SATISFACTION



2 CREDIT UNIONS MUST DEVELOP A RAPID PROBLEM RESOLUTION PROCESS

MEMBERS WHO EXPERIENCE A PROBLEM ARE SIGNIFICANTLY LESS SATISFIED

MEASURE	EXPERIENCED A PROBLEM	GAP	DID NOT EXPERIENCE A PROBLEM
MEMBER SATISFACTION	77	+11	88
LIKELIHOOD TO REMAIN A MEMBER	83	+13	96
LIKELIHOOD TO USE ADDITIONAL SERVICES	80	+10	90
LIKELIHOOD TO RECOMMEND THE CREDIT UNION	79	+11	90

1 OUT OF **10**
MEMBERS EXPERIENCE A PROBLEM WITH THEIR CU OVER A 60-DAY PERIOD

10%
OF MEMBERS EXPERIENCED A PROBLEM

33%
DID NOT REPORT THE PROBLEM

credit unions must execute member feedback mechanisms to capture unreported problems, and develop processes that enable rapid and effective problem resolution for members.