

Credit Union Response to COVID-19

Survey Data Tables by State

March 2020

IMPORTANT: In cases where the number of responses from any state is fewer than 20, the percentages might be inflated due to the small size of the group. Do not quote percentages, but rather, look at the pattern in the responses for the question.

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Table 2

Q.3: Please indicate whether or not your credit union offered/offers each of the following loan options specifically to help members affected by COVID-19.

		N	Reduced- or no-interest - Offered?	Deferred-payment - Offered?	Reduced- or no-interest payroll advance - Offered?	Other (please specify below) - Offered?
Overall		245	29%	51%	10%	9%
By state	AL-Alabama	3	33%	0%	0%	0%
	AK-Alaska	3	0%	33%	0%	0%
	AZ-Arizona	4	50%	100%	0%	0%
	AR-Arkansas	4	0%	50%	0%	0%
	CA-California	19	42%	63%	21%	16%
	CO-Colorado	5	40%	80%	20%	0%
	CT-Connecticut	4	50%	50%	25%	50%
	FL-Florida	6	17%	50%	0%	17%
	GA-Georgia	5	0%	0%	0%	0%
	HI-Hawaii	10	50%	70%	20%	0%
	IL-Illinois	11	18%	9%	9%	9%
	IN-Indiana	5	40%	80%	0%	0%
	IA-Iowa	1	0%	0%	0%	100%
	KS-Kansas	4	0%	25%	0%	0%
	KY-Kentucky	4	0%	0%	0%	0%
	LA-Louisiana	15	13%	67%	7%	0%
	ME-Maine	3	100%	100%	33%	0%
	MA-Massachusetts	3	67%	67%	0%	0%
	MI-Michigan	12	58%	75%	17%	8%
	MN-Minnesota	14	36%	57%	14%	14%
	MS-Mississippi	2	50%	0%	0%	0%
	MO-Missouri	2	100%	100%	0%	50%
	NV-Nevada	1	100%	100%	0%	0%
	NH-New Hampshire	1	0%	100%	100%	0%
	NY-New York	4	50%	75%	0%	0%
	NC-North Carolina	6	17%	50%	0%	17%
	ND-North Dakota	5	20%	20%	20%	0%
	OH-Ohio	7	29%	29%	0%	14%
	OK-Oklahoma	2	0%	100%	50%	50%
	OR-Oregon	4	0%	50%	0%	0%
	PA-Pennsylvania	10	30%	20%	0%	20%
	SC-South Carolina	3	0%	0%	0%	0%
	SD-South Dakota	4	0%	50%	0%	25%
	TN-Tennessee	19	21%	32%	5%	16%
	TX-Texas	8	25%	50%	25%	0%
	UT-Utah	4	75%	50%	0%	25%
VT-Vermont	9	44%	78%	11%	0%	
VA-Virginia	4	0%	25%	0%	0%	
WA-Washington	1	0%	100%	0%	0%	
WV-West Virginia	1	0%	100%	0%	0%	
WI-Wisconsin	12	8%	67%	8%	0%	
WY-Wyoming	1	100%	100%	100%	0%	

Table 3

Q.4: Please indicate which of the following loan modifications, if any, your credit union offered/offers to members affected by COVID-19.

	N	Interest-only loan repayment	Loan extensions (skip-a-payment)	Reduced- or no-interest on existing loans	Line of credit increases	Other
Overall	245	22%	64%	14%	27%	11%
By state						
AL-Alabama	3	33%	33%	0%	0%	0%
AK-Alaska	3	0%	33%	0%	0%	0%
AZ-Arizona	4	0%	100%	0%	25%	0%
AR-Arkansas	4	0%	50%	0%	25%	0%
CA-California	19	32%	79%	47%	42%	11%
CO-Colorado	5	40%	80%	0%	80%	0%
CT-Connecticut	4	0%	50%	0%	0%	25%
FL-Florida	6	0%	83%	33%	50%	17%
GA-Georgia	5	0%	0%	0%	0%	40%
HI-Hawaii	10	60%	100%	40%	40%	20%
IL-Illinois	11	18%	45%	0%	0%	9%
IN-Indiana	5	40%	80%	40%	40%	0%
IA-Iowa	1	0%	100%	0%	100%	0%
KS-Kansas	4	50%	50%	25%	25%	25%
KY-Kentucky	4	0%	50%	0%	0%	25%
LA-Louisiana	15	13%	67%	0%	20%	13%
ME-Maine	3	33%	100%	0%	67%	33%
MA-Massachusetts	3	0%	67%	0%	0%	0%
MI-Michigan	12	33%	75%	17%	25%	0%
MN-Minnesota	14	29%	71%	36%	36%	7%
MS-Mississippi	2	0%	50%	0%	0%	0%
MO-Missouri	2	0%	100%	0%	100%	0%
NV-Nevada	1	100%	100%	100%	100%	100%
NH-New Hampshire	1	100%	100%	0%	100%	0%
NY-New York	4	25%	50%	25%	25%	0%
NC-North Carolina	6	33%	67%	17%	33%	17%
ND-North Dakota	5	0%	40%	20%	20%	20%
OH-Ohio	7	14%	57%	0%	14%	14%
OK-Oklahoma	2	100%	100%	0%	50%	0%
OR-Oregon	4	0%	75%	0%	0%	0%
PA-Pennsylvania	10	20%	40%	10%	0%	10%
SC-South Carolina	3	0%	33%	0%	0%	33%
SD-South Dakota	4	0%	50%	0%	0%	0%
TN-Tennessee	19	21%	53%	5%	26%	5%
TX-Texas	8	38%	50%	0%	25%	0%
UT-Utah	4	0%	100%	25%	50%	25%
VT-Vermont	9	44%	67%	11%	33%	33%
VA-Virginia	4	0%	25%	0%	0%	0%
WA-Washington	1	0%	100%	0%	0%	100%
WV-West Virginia	1	0%	100%	0%	100%	0%
WI-Wisconsin	12	0%	58%	17%	33%	0%
WY-Wyoming	1	0%	100%	0%	100%	0%

Table 4

Q.5: Please indicate which of the following fee waivers, if any, your credit union offered/offers to members affected by COVID-19.

		N	Early withdrawal penalty on certificates of deposit	Skip-a-payment fee	Overdraft fee	Loan application fee	Other
Overall		245	39%	44%	26%	13%	17%
By state	AL-Alabama	3	33%	0%	0%	0%	33%
	AK-Alaska	3	0%	33%	0%	0%	0%
	AZ-Arizona	4	50%	25%	0%	0%	25%
	AR-Arkansas	4	25%	50%	25%	25%	0%
	CA-California	19	53%	74%	42%	0%	21%
	CO-Colorado	5	60%	60%	40%	0%	20%
	CT-Connecticut	4	50%	50%	25%	0%	0%
	FL-Florida	6	67%	50%	17%	33%	17%
	GA-Georgia	5	0%	0%	0%	0%	40%
	HI-Hawaii	10	60%	30%	40%	20%	40%
	IL-Illinois	11	27%	27%	27%	18%	18%
	IN-Indiana	5	40%	20%	0%	0%	20%
	IA-Iowa	1	0%	0%	0%	0%	100%
	KS-Kansas	4	25%	25%	0%	25%	25%
	KY-Kentucky	4	0%	25%	0%	0%	0%
	LA-Louisiana	15	40%	53%	20%	13%	13%
	ME-Maine	3	67%	67%	33%	0%	33%
	MA-Massachusetts	3	33%	33%	33%	0%	0%
	MI-Michigan	12	42%	58%	33%	17%	17%
	MN-Minnesota	14	50%	57%	29%	21%	14%
	MS-Mississippi	2	50%	50%	50%	0%	50%
	MO-Missouri	2	100%	100%	0%	0%	0%
	NV-Nevada	1	100%	100%	0%	100%	100%
	NH-New Hampshire	1	100%	100%	0%	100%	0%
	NY-New York	4	25%	0%	25%	0%	25%
	NC-North Carolina	6	33%	67%	50%	17%	33%
	ND-North Dakota	5	20%	20%	20%	20%	20%
	OH-Ohio	7	29%	43%	14%	0%	0%
	OK-Oklahoma	2	50%	100%	50%	100%	0%
	OR-Oregon	4	75%	25%	25%	0%	25%
	PA-Pennsylvania	10	20%	30%	20%	20%	10%
	SC-South Carolina	3	0%	33%	0%	0%	0%
	SD-South Dakota	4	0%	50%	25%	0%	0%
TN-Tennessee	19	26%	42%	21%	11%	16%	
TX-Texas	8	25%	50%	25%	13%	0%	
UT-Utah	4	100%	75%	50%	25%	0%	
VT-Vermont	9	44%	33%	33%	22%	22%	
VA-Virginia	4	0%	25%	0%	0%	0%	
WA-Washington	1	0%	100%	0%	0%	100%	
WV-West Virginia	1	100%	100%	0%	0%	100%	
WI-Wisconsin	12	50%	33%	58%	8%	8%	
WY-Wyoming	1	100%	100%	100%	100%	0%	

Table 5

Q.6: Please indicate which of the following services, if any, your credit union offered/offers to members affected by COVID-19.

		N	Financial counseling	Debt consolidation	Credit protection	Other
Overall		245	39%	35%	22%	6%
By state	AL-Alabama	3	33%	33%	33%	0%
	AK-Alaska	3	67%	67%	67%	0%
	AZ-Arizona	4	50%	50%	50%	0%
	AR-Arkansas	4	0%	0%	0%	0%
	CA-California	19	47%	37%	21%	5%
	CO-Colorado	5	0%	0%	0%	20%
	CT-Connecticut	4	50%	50%	0%	0%
	FL-Florida	6	17%	67%	50%	17%
	GA-Georgia	5	0%	0%	0%	40%
	HI-Hawaii	10	60%	60%	40%	0%
	IL-Illinois	11	18%	18%	18%	18%
	IN-Indiana	5	20%	20%	20%	0%
	IA-Iowa	1	100%	100%	0%	0%
	KS-Kansas	4	50%	25%	25%	25%
	KY-Kentucky	4	25%	25%	0%	0%
	LA-Louisiana	15	60%	47%	40%	0%
	ME-Maine	3	67%	67%	67%	0%
	MA-Massachusetts	3	67%	0%	0%	0%
	MI-Michigan	12	58%	42%	25%	17%
	MN-Minnesota	14	57%	43%	29%	7%
	MS-Mississippi	2	0%	0%	0%	0%
	MO-Missouri	2	100%	100%	50%	0%
	NV-Nevada	1	100%	100%	0%	0%
	NH-New Hampshire	1	100%	100%	0%	0%
	NY-New York	4	0%	0%	0%	0%
	NC-North Carolina	6	33%	33%	0%	17%
	ND-North Dakota	5	40%	20%	20%	40%
	OH-Ohio	7	29%	29%	14%	0%
	OK-Oklahoma	2	100%	50%	0%	0%
	OR-Oregon	4	50%	50%	25%	0%
	PA-Pennsylvania	10	20%	30%	10%	0%
	SC-South Carolina	3	33%	0%	0%	0%
	SD-South Dakota	4	0%	0%	0%	0%
	TN-Tennessee	19	32%	21%	11%	0%
	TX-Texas	8	25%	38%	25%	0%
	UT-Utah	4	50%	50%	50%	0%
	VT-Vermont	9	33%	44%	11%	0%
	VA-Virginia	4	25%	0%	0%	0%
	WA-Washington	1	0%	0%	0%	0%
	WV-West Virginia	1	100%	0%	0%	0%
	WI-Wisconsin	12	42%	50%	42%	0%
	WY-Wyoming	1	100%	100%	100%	0%

Table 6

Q.6: Thinking about all of the support your credit union is offering your members and the community to assist those affected by COVID-19, please tell us how you have advertised these programs.

	N	Email	Text message	Phone call/ voicemail to members	On-hold message	Person-to- person/ front- line staff	Website banner	Website product listing	Facebook	Instagram	Other social media	Direct mail to members	Digital signs at branch	Posters at branch/in lobby	Materials in lobby	Newspaper	Television	Radio	Other
Overall	245	36%	4%	9%	4%	29%	33%	17%	30%	13%	12%	2%	7%	15%	9%	3%	1%	2%	6%
By state																			
AL-Alabama	3	33%	0%	0%	0%	0%	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%	0%	0%	33%
AK-Alaska	3	33%	0%	0%	0%	0%	0%	0%	33%	33%	33%	0%	0%	33%	33%	0%	0%	0%	0%
AZ-Arizona	4	50%	0%	0%	0%	75%	25%	50%	25%	25%	0%	0%	0%	25%	0%	0%	0%	0%	0%
AR-Arkansas	4	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
CA-California	19	53%	0%	11%	5%	53%	37%	37%	32%	26%	21%	5%	11%	16%	5%	0%	0%	5%	0%
CO-Colorado	5	40%	0%	0%	20%	60%	40%	40%	20%	0%	20%	0%	20%	0%	0%	0%	0%	0%	0%
CT-Connecticut	4	0%	0%	0%	0%	0%	0%	0%	25%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
FL-Florida	6	67%	17%	17%	0%	17%	67%	17%	50%	0%	0%	0%	0%	33%	17%	0%	0%	17%	0%
GA-Georgia	5	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
HI-Hawaii	10	40%	0%	0%	0%	30%	60%	10%	30%	10%	20%	0%	0%	10%	10%	0%	0%	10%	10%
IL-Illinois	11	18%	9%	0%	0%	18%	18%	18%	0%	0%	0%	0%	0%	18%	0%	0%	0%	0%	9%
IN-Indiana	5	40%	0%	0%	20%	40%	60%	20%	60%	40%	20%	0%	40%	0%	0%	0%	0%	0%	0%
IA-Iowa	1	100%	100%	100%	0%	100%	100%	100%	100%	0%	0%	0%	0%	100%	0%	100%	0%	100%	0%
KS-Kansas	4	50%	0%	25%	0%	25%	25%	25%	50%	25%	25%	0%	0%	25%	25%	0%	0%	0%	0%
KY-Kentucky	4	25%	0%	0%	25%	25%	25%	0%	25%	0%	0%	0%	0%	25%	0%	0%	0%	0%	0%
LA-Louisiana	15	27%	7%	0%	0%	7%	33%	0%	20%	0%	7%	0%	7%	7%	7%	0%	0%	0%	20%
ME-Maine	3	100%	0%	0%	0%	100%	100%	67%	100%	67%	67%	0%	100%	33%	0%	67%	0%	0%	0%
MA-Massachusetts	3	67%	33%	33%	0%	33%	33%	0%	33%	33%	33%	0%	0%	67%	0%	0%	0%	0%	0%
MI-Michigan	12	58%	8%	17%	0%	42%	50%	25%	50%	25%	17%	0%	17%	33%	17%	0%	0%	0%	8%
MN-Minnesota	14	43%	0%	14%	7%	29%	21%	14%	36%	21%	29%	7%	0%	14%	14%	7%	0%	0%	14%
MS-Mississippi	2	50%	50%	0%	0%	50%	50%	0%	50%	0%	0%	0%	0%	50%	50%	0%	0%	0%	0%
MO-Missouri	2	0%	0%	0%	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NV-Nevada	1	100%	0%	0%	0%	100%	0%	100%	100%	100%	100%	0%	100%	0%	100%	0%	100%	0%	100%
NH-New Hampshire	1	100%	0%	0%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
NY-New York	4	25%	0%	0%	0%	25%	25%	25%	25%	25%	0%	0%	25%	0%	25%	0%	0%	0%	25%
NC-North Carolina	6	33%	0%	17%	0%	33%	33%	0%	33%	17%	0%	0%	0%	0%	17%	0%	0%	0%	17%
ND-North Dakota	5	20%	0%	40%	0%	20%	20%	20%	60%	20%	60%	0%	0%	20%	20%	0%	0%	20%	0%
OH-Ohio	7	29%	0%	0%	0%	14%	43%	29%	43%	14%	0%	0%	0%	29%	0%	0%	14%	0%	0%
OK-Oklahoma	2	100%	50%	50%	0%	50%	50%	50%	100%	50%	50%	0%	0%	0%	0%	0%	0%	0%	0%
OR-Oregon	4	25%	0%	0%	0%	25%	50%	25%	25%	25%	25%	0%	0%	25%	25%	25%	0%	0%	0%
PA-Pennsylvania	10	20%	10%	20%	10%	30%	10%	40%	20%	0%	10%	10%	0%	10%	20%	10%	0%	0%	0%
SC-South Carolina	3	0%	0%	0%	0%	0%	33%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
SD-South Dakota	4	0%	0%	25%	0%	25%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
TN-Tennessee	19	53%	5%	11%	16%	37%	32%	21%	37%	16%	16%	0%	16%	26%	11%	5%	5%	0%	5%
TX-Texas	8	13%	0%	25%	0%	38%	38%	13%	13%	13%	0%	0%	0%	0%	0%	0%	0%	0%	0%
UT-Utah	4	0%	0%	0%	0%	25%	25%	0%	25%	0%	0%	25%	0%	0%	0%	0%	0%	0%	0%
VT-Vermont	9	33%	11%	11%	0%	22%	44%	11%	22%	11%	0%	0%	11%	11%	11%	0%	0%	0%	11%
VA-Virginia	4	25%	0%	0%	0%	25%	0%	0%	25%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
WA-Washington	1	100%	0%	0%	0%	100%	100%	0%	100%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%
WV-West Virginia	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
WI-Wisconsin	12	25%	0%	0%	0%	8%	25%	0%	17%	0%	0%	0%	8%	17%	0%	0%	0%	8%	0%
WY-Wyoming	1	0%	0%	0%	0%	100%	100%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%	0%

Table 7

Q.13: Please indicate if your credit union has sent, or plans to send, your members information on any of the following to help prevent identity theft and scams.

		N	Protecting personally identifiable information	Raising awareness of phishing scams	Recognizing potential scams targeting the elderly	Other
Overall		245	36%	41%	36%	7%
By state	AL-Alabama	3	33%	33%	33%	33%
	AK-Alaska	3	67%	67%	67%	0%
	AZ-Arizona	4	75%	100%	75%	25%
	AR-Arkansas	4	0%	25%	25%	0%
	CA-California	19	53%	53%	42%	5%
	CO-Colorado	5	0%	0%	0%	20%
	CT-Connecticut	4	25%	25%	0%	0%
	FL-Florida	6	50%	67%	67%	17%
	GA-Georgia	5	0%	0%	0%	40%
	HI-Hawaii	10	70%	60%	50%	10%
	IL-Illinois	11	36%	45%	55%	9%
	IN-Indiana	5	40%	60%	40%	20%
	IA-Iowa	1	0%	0%	0%	0%
	KS-Kansas	4	25%	25%	25%	25%
	KY-Kentucky	4	25%	25%	0%	0%
	LA-Louisiana	15	13%	27%	20%	7%
	ME-Maine	3	67%	100%	100%	0%
	MA-Massachusetts	3	33%	33%	33%	0%
	MI-Michigan	12	50%	50%	42%	0%
	MN-Minnesota	14	50%	64%	36%	0%
	MS-Mississippi	2	0%	0%	0%	0%
	MO-Missouri	2	100%	100%	50%	0%
	NV-Nevada	1	0%	100%	0%	0%
	NH-New Hampshire	1	100%	100%	100%	0%
	NY-New York	4	50%	50%	25%	0%
	NC-North Carolina	6	0%	17%	17%	0%
	ND-North Dakota	5	40%	20%	40%	0%
	OH-Ohio	7	43%	29%	43%	0%
	OK-Oklahoma	2	50%	50%	0%	0%
	OR-Oregon	4	25%	50%	25%	0%
	PA-Pennsylvania	10	30%	30%	20%	0%
	SC-South Carolina	3	33%	33%	33%	33%
	SD-South Dakota	4	0%	0%	0%	0%
	TN-Tennessee	19	16%	21%	26%	5%
TX-Texas	8	25%	38%	25%	13%	
UT-Utah	4	50%	50%	75%	0%	
VT-Vermont	9	44%	44%	44%	11%	
VA-Virginia	4	0%	25%	0%	0%	
WA-Washington	1	100%	100%	100%	0%	
WV-West Virginia	1	100%	100%	100%	0%	
WI-Wisconsin	12	50%	42%	58%	8%	
WY-Wyoming	1	100%	100%	100%	0%	

Table 8

Q.14: Has your credit union enacted or considered a paid leave program for your hourly and salaried employees?

		N	Have paid leave for employees individually affected	Have paid leave for employees with a family member(s) affected	Considering paid leave for employees individually affected	Considering paid leave for employees with a family member(s)	Not at this time	Other
Overall		142	51%	35%	30%	30%	11%	23%
By state	AL-Alabama	2	50%	50%	0%	0%	50%	0%
	AK-Alaska	1	100%	100%	0%	0%	0%	0%
	AZ-Arizona	4	50%	50%	25%	25%	25%	0%
	AR-Arkansas	2	0%	0%	100%	100%	0%	0%
	CA-California	14	71%	64%	29%	29%	7%	14%
	CO-Colorado	2	0%	0%	0%	0%	100%	50%
	CT-Connecticut	2	100%	50%	50%	50%	0%	50%
	FL-Florida	5	60%	20%	40%	20%	0%	40%
	GA-Georgia	2	0%	0%	0%	0%	0%	100%
	HI-Hawaii	10	60%	20%	40%	30%	10%	30%
	IL-Illinois	5	20%	0%	20%	40%	20%	40%
	IN-Indiana	3	33%	33%	33%	33%	33%	0%
	IA-Iowa	1	0%	0%	0%	0%	0%	100%
	KS-Kansas	2	50%	50%	0%	0%	50%	0%
	KY-Kentucky	1	0%	0%	100%	100%	0%	100%
	LA-Louisiana	6	33%	33%	50%	50%	0%	17%
	ME-Maine	3	67%	67%	0%	0%	0%	33%
	MA-Massachusetts	2	50%	0%	0%	0%	50%	0%
	MI-Michigan	8	63%	50%	0%	0%	25%	13%
	MN-Minnesota	10	40%	30%	40%	40%	10%	30%
	MS-Mississippi	1	0%	0%	100%	100%	0%	0%
	MO-Missouri	1	100%	100%	0%	0%	0%	0%
	NV-Nevada	1	100%	100%	0%	0%	0%	0%
	NH-New Hampshire	1	100%	100%	0%	0%	0%	0%
	NY-New York	3	33%	0%	33%	33%	0%	33%
	NC-North Carolina	2	0%	0%	100%	100%	0%	50%
	ND-North Dakota	3	33%	33%	33%	33%	33%	33%
	OH-Ohio	3	67%	0%	67%	33%	0%	33%
	OK-Oklahoma	2	50%	0%	50%	100%	0%	0%
	OR-Oregon	2	50%	50%	0%	0%	0%	50%
	PA-Pennsylvania	4	25%	0%	50%	25%	25%	25%
	SC-South Carolina	1	100%	100%	0%	0%	0%	100%
	SD-South Dakota	1	0%	0%	100%	100%	0%	0%
	TN-Tennessee	6	83%	50%	0%	0%	0%	17%
TX-Texas	4	50%	25%	25%	75%	0%	0%	
UT-Utah	3	67%	33%	33%	33%	0%	0%	
VT-Vermont	8	38%	25%	38%	38%	13%	13%	
VA-Virginia	1	100%	100%	100%	100%	0%	0%	
WA-Washington	1	100%	0%	0%	0%	0%	0%	
WV-West Virginia	1	0%	0%	0%	0%	0%	100%	
WI-Wisconsin	7	57%	71%	14%	14%	0%	14%	
WY-Wyoming	1	100%	100%	0%	0%	0%	0%	

Table 9

Q.15: Does your credit union offer or plan to offer remote access services, such as video teller services, to assist members and allow staff to work remotely?

		N	Yes	No
Overall		147	55%	45%
By state	AL-Alabama	2	50%	50%
	AK-Alaska	1	100%	0%
	AZ-Arizona	4	50%	50%
	AR-Arkansas	2	50%	50%
	CA-California	13	69%	31%
	CO-Colorado	2	50%	50%
	CT-Connecticut	2	50%	50%
	FL-Florida	5	60%	40%
	GA-Georgia	2	50%	50%
	HI-Hawaii	10	40%	60%
	IL-Illinois	6	33%	67%
	IN-Indiana	4	50%	50%
	KS-Kansas	2	100%	0%
	KY-Kentucky	1	0%	100%
	LA-Louisiana	8	50%	50%
	ME-Maine	3	67%	33%
	MA-Massachusetts	2	50%	50%
	MI-Michigan	8	50%	50%
	MN-Minnesota	10	80%	20%
	MS-Mississippi	1	0%	100%
	MO-Missouri	1	0%	100%
	NV-Nevada	1	100%	0%
	NH-New Hampshire	1	100%	0%
	NY-New York	4	50%	50%
	NC-North Carolina	2	0%	100%
	ND-North Dakota	3	0%	100%
	OH-Ohio	3	67%	33%
	OK-Oklahoma	2	50%	50%
	OR-Oregon	2	100%	0%
	PA-Pennsylvania	4	75%	25%
	SC-South Carolina	1	100%	0%
	SD-South Dakota	1	0%	100%
	TN-Tennessee	7	43%	57%
	TX-Texas	5	40%	60%
	UT-Utah	4	75%	25%
	VT-Vermont	7	43%	57%
	VA-Virginia	1	100%	0%
	WA-Washington	1	100%	0%
	WV-West Virginia	1	0%	100%
	WI-Wisconsin	7	71%	29%
	WY-Wyoming	1	100%	0%

Table 10

Q.16: Has your credit union enhanced, or does it plan to enhance, its mobile app to meet the needs of members disinclined or unable to visit a branch?

		N	Yes	No
Overall		141	28%	72%
By state	AL-Alabama	2	0%	100%
	AK-Alaska	2	50%	50%
	AZ-Arizona	4	50%	50%
	AR-Arkansas	2	50%	50%
	CA-California	13	15%	85%
	CO-Colorado	2	0%	100%
	CT-Connecticut	2	0%	100%
	FL-Florida	5	20%	80%
	GA-Georgia	2	50%	50%
	HI-Hawaii	10	30%	70%
	IL-Illinois	6	0%	100%
	IN-Indiana	4	0%	100%
	KS-Kansas	2	50%	50%
	KY-Kentucky	1	0%	100%
	LA-Louisiana	7	57%	43%
	ME-Maine	2	0%	100%
	MA-Massachusetts	2	50%	50%
	MI-Michigan	7	0%	100%
	MN-Minnesota	9	33%	67%
	MS-Mississippi	1	0%	100%
	MO-Missouri	1	100%	0%
	NV-Nevada	1	0%	100%
	NH-New Hampshire	1	100%	0%
	NY-New York	3	33%	67%
	NC-North Carolina	2	0%	100%
	ND-North Dakota	3	33%	67%
	OH-Ohio	3	0%	100%
	OK-Oklahoma	2	50%	50%
	OR-Oregon	2	50%	50%
	PA-Pennsylvania	4	50%	50%
	SC-South Carolina	1	0%	100%
	SD-South Dakota	1	100%	0%
	TN-Tennessee	7	57%	43%
	TX-Texas	4	25%	75%
UT-Utah	3	33%	67%	
VT-Vermont	7	29%	71%	
VA-Virginia	1	0%	100%	
WA-Washington	1	0%	100%	
WV-West Virginia	1	0%	100%	
WI-Wisconsin	7	43%	57%	
WY-Wyoming	1	0%	100%	

Table 10
Branch hours

Q.17: Which member-service areas have been adversely affected, and which are you worried will be affected, by COVID-19?

		N	Branch hours		
			Has been affected	Worried will be affected	Not anticipated to be affected
Overall		147	16%	52%	33%
By state	AL-Alabama	2	0%	50%	50%
	AK-Alaska	1	0%	100%	0%
	AZ-Arizona	4	0%	50%	50%
	AR-Arkansas	2	0%	100%	0%
	CA-California	13	38%	38%	23%
	CO-Colorado	2	0%	50%	50%
	CT-Connecticut	2	0%	100%	0%
	FL-Florida	5	0%	60%	40%
	GA-Georgia	2	0%	50%	50%
	HI-Hawaii	10	10%	80%	10%
	IL-Illinois	5	0%	60%	40%
	IN-Indiana	4	0%	50%	50%
	IA-Iowa	1	100%	0%	0%
	KS-Kansas	2	0%	50%	50%
	KY-Kentucky	1	0%	0%	100%
	LA-Louisiana	10	0%	70%	30%
	ME-Maine	3	0%	0%	100%
	MA-Massachusetts	2	0%	0%	100%
	MI-Michigan	8	38%	25%	38%
	MN-Minnesota	9	56%	22%	22%
	MS-Mississippi	1	0%	100%	0%
	MO-Missouri	1	0%	0%	100%
	NV-Nevada	1	0%	100%	0%
	NH-New Hampshire	1	0%	100%	0%
	NY-New York	4	50%	0%	50%
	NC-North Carolina	2	0%	50%	50%
	ND-North Dakota	3	0%	67%	33%
	OH-Ohio	3	33%	67%	0%
	OK-Oklahoma	2	0%	50%	50%
	OR-Oregon	2	50%	50%	0%
	PA-Pennsylvania	4	0%	75%	25%
	SD-South Dakota	1	0%	0%	100%
	TN-Tennessee	7	14%	43%	43%
	TX-Texas	5	20%	60%	20%
UT-Utah	4	0%	50%	50%	
VT-Vermont	8	0%	63%	38%	
WA-Washington	1	0%	100%	0%	
WV-West Virginia	1	0%	100%	0%	
WI-Wisconsin	7	29%	57%	14%	
WY-Wyoming	1	0%	100%	0%	

**Table 11
Customer Service**

Q.17: Which member-service areas have been adversely affected, and which are you worried will be affected, by COVID-19?

		N	Customer service		
			Has been affected	Worried will be affected	Not anticipated to be affected
Overall		144	9%	56%	35%
By state	AL-Alabama	2	50%	0%	50%
	AK-Alaska	1	0%	100%	0%
	AZ-Arizona	4	25%	50%	25%
	AR-Arkansas	2	0%	50%	50%
	CA-California	11	9%	45%	45%
	CO-Colorado	2	0%	50%	50%
	CT-Connecticut	2	0%	100%	0%
	FL-Florida	5	0%	100%	0%
	GA-Georgia	2	0%	50%	50%
	HI-Hawaii	10	20%	60%	20%
	IL-Illinois	6	0%	67%	33%
	IN-Indiana	4	0%	75%	25%
	IA-Iowa	1	0%	100%	0%
	KS-Kansas	2	0%	50%	50%
	KY-Kentucky	1	100%	0%	0%
	LA-Louisiana	9	0%	67%	33%
	ME-Maine	3	0%	0%	100%
	MA-Massachusetts	2	0%	100%	0%
	MI-Michigan	7	14%	43%	43%
	MN-Minnesota	9	11%	44%	44%
	MS-Mississippi	1	0%	100%	0%
	MO-Missouri	1	0%	0%	100%
	NV-Nevada	1	0%	100%	0%
	NH-New Hampshire	1	0%	100%	0%
	NY-New York	4	25%	0%	75%
	NC-North Carolina	2	0%	50%	50%
	ND-North Dakota	3	0%	0%	100%
	OH-Ohio	3	33%	67%	0%
	OK-Oklahoma	2	0%	100%	0%
	OR-Oregon	2	0%	100%	0%
	PA-Pennsylvania	4	0%	50%	50%
	SD-South Dakota	1	0%	100%	0%
	TN-Tennessee	7	14%	29%	57%
	TX-Texas	5	0%	60%	40%
UT-Utah	4	0%	50%	50%	
VT-Vermont	8	13%	75%	13%	
WA-Washington	1	0%	100%	0%	
WV-West Virginia	1	0%	0%	100%	
WI-Wisconsin	7	14%	57%	29%	
WY-Wyoming	1	0%	100%	0%	

Table 12
Loan issuance

Q.17: Which member-service areas have been adversely affected, and which are you worried will be affected, by COVID-19?

		N	Loan issuance		
			Has been affected	Worried will be affected	Not anticipated to be affected
Overall		144	8%	50%	42%
By state	AL-Alabama	2	50%	0%	50%
	AK-Alaska	1	0%	0%	100%
	AZ-Arizona	4	25%	50%	25%
	AR-Arkansas	2	0%	50%	50%
	CA-California	11	9%	27%	64%
	CO-Colorado	2	50%	0%	50%
	CT-Connecticut	2	0%	50%	50%
	FL-Florida	5	0%	100%	0%
	GA-Georgia	2	0%	50%	50%
	HI-Hawaii	10	20%	70%	10%
	IL-Illinois	6	0%	50%	50%
	IN-Indiana	4	0%	75%	25%
	IA-Iowa	1	0%	0%	100%
	KS-Kansas	1	0%	0%	100%
	KY-Kentucky	1	0%	100%	0%
	LA-Louisiana	10	0%	70%	30%
	ME-Maine	3	0%	67%	33%
	MA-Massachusetts	2	0%	0%	100%
	MI-Michigan	8	13%	50%	38%
	MN-Minnesota	9	0%	44%	56%
	MS-Mississippi	1	0%	100%	0%
	MO-Missouri	1	0%	100%	0%
	NV-Nevada	1	100%	0%	0%
	NH-New Hampshire	1	0%	100%	0%
	NY-New York	4	0%	0%	100%
	NC-North Carolina	2	0%	50%	50%
	ND-North Dakota	3	0%	0%	100%
	OH-Ohio	3	0%	100%	0%
	OK-Oklahoma	2	0%	100%	0%
	OR-Oregon	2	0%	50%	50%
	PA-Pennsylvania	4	0%	50%	50%
	SD-South Dakota	1	0%	100%	0%
	TN-Tennessee	7	0%	43%	57%
	TX-Texas	5	0%	40%	60%
UT-Utah	4	0%	75%	25%	
VT-Vermont	8	25%	50%	25%	
WA-Washington	1	0%	0%	100%	
WV-West Virginia	1	0%	0%	100%	
WI-Wisconsin	6	17%	33%	50%	
WY-Wyoming	1	0%	100%	0%	

Table 13
Financial Counseling

Q.17: Which member-service areas have been adversely affected, and which are you worried will be affected, by COVID-19?

		N	Financial counseling		
			Has been affected	Worried will be affected	Not anticipated to be affected
Overall		130	5%	38%	58%
By state	AL-Alabama	2	50%	0%	50%
	AK-Alaska	1	0%	0%	100%
	AZ-Arizona	4	25%	0%	75%
	AR-Arkansas	1	0%	0%	100%
	CA-California	10	0%	30%	70%
	CO-Colorado	2	0%	0%	100%
	CT-Connecticut	2	0%	100%	0%
	FL-Florida	3	0%	67%	33%
	GA-Georgia	2	0%	50%	50%
	HI-Hawaii	10	20%	60%	20%
	IL-Illinois	5	0%	0%	100%
	IN-Indiana	4	0%	25%	75%
	IA-Iowa	1	100%	0%	0%
	KS-Kansas	2	0%	50%	50%
	KY-Kentucky	1	0%	0%	100%
	LA-Louisiana	9	0%	56%	44%
	ME-Maine	2	0%	50%	50%
	MA-Massachusetts	2	0%	0%	100%
	MI-Michigan	5	0%	40%	60%
	MN-Minnesota	9	0%	44%	56%
	MS-Mississippi	1	0%	0%	100%
	MO-Missouri	1	0%	0%	100%
	NV-Nevada	1	0%	0%	100%
	NH-New Hampshire	1	0%	100%	0%
	NY-New York	4	0%	0%	100%
	NC-North Carolina	2	0%	0%	100%
	ND-North Dakota	3	0%	0%	100%
	OH-Ohio	3	33%	67%	0%
	OK-Oklahoma	1	0%	100%	0%
	OR-Oregon	2	0%	50%	50%
	PA-Pennsylvania	4	0%	75%	25%
	SD-South Dakota	1	0%	0%	100%
	TN-Tennessee	6	0%	33%	67%
	TX-Texas	5	0%	40%	60%
UT-Utah	3	0%	33%	67%	
VT-Vermont	6	0%	50%	50%	
WA-Washington	1	0%	100%	0%	
WV-West Virginia	1	0%	0%	100%	
WI-Wisconsin	6	0%	50%	50%	
WY-Wyoming	1	0%	100%	0%	

Table 14

Q.18: How has COVID-19 affected your hours of operation?

	N	Closed all of our branches/offices	Closed some of our branches/offices	Shortened our lobby office hours	Shortened our drive-up hours	Extended our lobby office hours	Extended our drive-up hours	Currently no changes, but considering branch closures	Currently no changes, but considering shortened office hours	No changes considered imminent	Other
Overall	152	2%	11%	11%	1%	1%	4%	20%	22%	28%	36%
By state											
AL-Alabama	2	0%	0%	50%	0%	0%	0%	0%	0%	0%	100%
AK-Alaska	1	0%	0%	0%	0%	0%	0%	100%	100%	100%	0%
AZ-Arizona	4	0%	0%	0%	0%	0%	0%	0%	0%	25%	75%
AR-Arkansas	2	0%	0%	0%	0%	0%	0%	50%	100%	0%	0%
CA-California	14	0%	29%	14%	0%	0%	0%	7%	21%	29%	14%
CO-Colorado	2	0%	0%	50%	0%	0%	0%	0%	0%	50%	0%
CT-Connecticut	2	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
FL-Florida	5	0%	0%	20%	0%	0%	0%	40%	20%	0%	20%
GA-Georgia	2	0%	0%	0%	0%	0%	0%	50%	50%	50%	0%
HI-Hawaii	10	0%	10%	10%	10%	0%	10%	20%	50%	20%	10%
IL-Illinois	6	0%	0%	0%	0%	0%	0%	33%	33%	50%	33%
IN-Indiana	4	0%	25%	0%	0%	0%	0%	50%	25%	0%	25%
IA-Iowa	1	0%	100%	0%	0%	0%	100%	0%	0%	0%	0%
KS-Kansas	2	0%	0%	0%	0%	0%	0%	0%	50%	0%	100%
KY-Kentucky	1	0%	0%	100%	0%	0%	0%	0%	0%	0%	100%
LA-Louisiana	10	0%	0%	0%	0%	0%	0%	40%	30%	30%	50%
ME-Maine	3	33%	0%	33%	0%	0%	0%	0%	0%	0%	67%
MA-Massachusetts	2	0%	0%	0%	0%	0%	0%	0%	50%	50%	0%
MI-Michigan	8	0%	0%	25%	0%	0%	13%	0%	0%	13%	63%
MN-Minnesota	10	10%	10%	10%	0%	0%	10%	30%	10%	20%	60%
MS-Mississippi	1	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%
MO-Missouri	1	0%	0%	0%	0%	0%	0%	100%	100%	0%	0%
NV-Nevada	1	0%	0%	0%	0%	0%	0%	100%	100%	0%	100%
NH-New Hampshire	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
NY-New York	4	0%	0%	25%	0%	0%	0%	0%	25%	50%	0%
NC-North Carolina	2	0%	50%	0%	0%	0%	0%	0%	50%	50%	50%
ND-North Dakota	3	0%	0%	33%	0%	0%	0%	0%	33%	33%	67%
OH-Ohio	3	0%	33%	0%	0%	0%	67%	33%	33%	0%	33%
OK-Oklahoma	2	0%	0%	0%	0%	0%	0%	50%	0%	0%	50%
OR-Oregon	2	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%
PA-Pennsylvania	4	0%	0%	25%	0%	0%	0%	25%	25%	25%	50%
SC-South Carolina	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
SD-South Dakota	1	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
TN-Tennessee	8	13%	13%	13%	0%	0%	0%	0%	38%	13%	38%
TX-Texas	4	0%	25%	0%	0%	0%	0%	0%	0%	75%	25%
UT-Utah	4	0%	0%	0%	0%	0%	0%	25%	0%	50%	75%
VT-Vermont	8	0%	13%	13%	0%	0%	0%	25%	13%	38%	25%
VA-Virginia	1	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
WA-Washington	1	0%	100%	0%	0%	100%	0%	0%	0%	0%	0%
WV-West Virginia	1	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%
WI-Wisconsin	7	0%	0%	14%	0%	0%	0%	29%	14%	43%	14%
WY-Wyoming	1	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%

Table 15

Q.20: Is your credit union equipped/prepared to support other credit unions that may have to temporarily close in response to COVID-19?

		N	Yes	No
Overall		142	39%	61%
By state	AL-Alabama	2	50%	50%
	AK-Alaska	2	50%	50%
	AZ-Arizona	4	25%	75%
	AR-Arkansas	2	50%	50%
	CA-California	11	36%	64%
	CO-Colorado	2	50%	50%
	CT-Connecticut	2	0%	100%
	FL-Florida	5	20%	80%
	GA-Georgia	2	0%	100%
	HI-Hawaii	10	60%	40%
	IL-Illinois	6	50%	50%
	IN-Indiana	4	50%	50%
	IA-Iowa	1	0%	100%
	KS-Kansas	2	50%	50%
	KY-Kentucky	1	0%	100%
	LA-Louisiana	8	13%	88%
	ME-Maine	3	67%	33%
	MA-Massachusetts	2	50%	50%
	MI-Michigan	8	38%	63%
	MN-Minnesota	9	56%	44%
	MS-Mississippi	1	0%	100%
	MO-Missouri	1	100%	0%
	NV-Nevada	1	100%	0%
	NH-New Hampshire	1	0%	100%
	NY-New York	4	25%	75%
	NC-North Carolina	2	0%	100%
	ND-North Dakota	3	67%	33%
	OH-Ohio	3	67%	33%
	OK-Oklahoma	2	0%	100%
	OR-Oregon	2	100%	0%
	PA-Pennsylvania	4	25%	75%
	SD-South Dakota	1	0%	100%
	TN-Tennessee	6	50%	50%
	TX-Texas	4	25%	75%
	UT-Utah	3	67%	33%
	VT-Vermont	7	29%	71%
	VA-Virginia	1	0%	100%
	WA-Washington	1	100%	0%
	WV-West Virginia	1	0%	100%
	WI-Wisconsin	7	29%	71%
	WY-Wyoming	1	100%	0%