



Introduction

There are many ways credit unions are helping their members and communities affected by COVID-19. The purpose of this brief survey is to quantify, as best as possible, these efforts.

When completing the survey, please provide the assistance your credit union has provided **since the beginning of the crisis through June 30, 2020.**

If you are unable to provide exact numbers, your best estimate is fine.

On behalf of your League, CUNA and AACUL, thank you.

* 1. Please provide your credit union's information.

Full credit union name:

State:

Name of point person for this information:

Email of point person:

2. Has your credit union provided forbearance on government-backed portfolio loans consistent with the CARES Act (i.e., as reported in account codes CV0001 and CV0002 of the June 2020 NCUA 5300 Call Report)?

- Yes, my credit union has provided forbearance on government-backed loans **consistent with CARES Act**
- No, my credit union has not provided forbearance on government-backed loans **consistent with CARES Act**

3. Excluding forbearance on government-backed loans asked about above, please indicate which of the following types of assistance, if any, your credit union has offered those affected by COVID-19. (Select all that apply.)

- | | |
|---|---|
| <input type="checkbox"/> Modifications to existing mortgage loans held in portfolio (including junior mortgages and lines of credit) | <input type="checkbox"/> Emergency loans (e.g., payroll advance, 0% personal loan, deferred payment, etc.) |
| <input type="checkbox"/> Modifications to mortgage loans sold but serviced by your credit union | <input type="checkbox"/> Fee waivers/reductions |
| <input type="checkbox"/> Modifications to existing consumer loans (e.g., skip a payment, lower interest) | <input type="checkbox"/> Monetary donations and other assistance to community organizations |
| <input type="checkbox"/> Modifications to existing commercial loans (excluding PPP) | <input type="checkbox"/> None of the above |



Modifications to Mortgage Loans Held in Portfolio

6. Please provide the number and the outstanding amount of mortgage loans/lines of credit held in portfolio that have been modified since the crisis began through June 30, 2020.

Include junior mortgages and lines of credit.

Exclude the loans your credit union is only servicing and any modifications to government-backed loans consistent with the CARES Act.

(Your best estimate is fine.)

Number of mortgage loans modified:

Outstanding amount on modified mortgage loans:



Modifications to Mortgage Loans Serviced

7. For any mortgage loans sold but serviced by your credit union, please provide the number of loans/lines of credit modified and the outstanding amount of those loans since the crisis began through June 30, 2020.

Exclude any modifications to government-backed loans consistent with the CARES Act.

(Your best estimate is fine.)

Number of service-only mortgage loans
modified:

Outstanding amount on modified service-only
mortgage loans:



Consumer Loan Modifications

8. Please provide the number of consumer loans modified and the outstanding amount of those loans since the crisis began through June 30, 2020.

Exclude any modifications to government-backed loans consistent with the CARES Act.

(Your best estimate is fine.)

Number of consumer loans modified:

Outstanding amount on modified consumer loans:



Commercial Loan Modifications

9. Please provide the number of commercial loan extensions made and the outstanding amount on those loans since the crisis began through June 30, 2020.

Exclude any modifications to government-backed loans consistent with the CARES Act as well as any PPP loans made.

(Your best estimate is fine.)

Number of commercial loan modifications:

Outstanding amount on modified commercial loans:



Emergency Loans

11. Please provide the total number and amount of the new emergency loans your credit union has granted since the crisis began through June 30, 2020 to provide relief for those impacted it.

Exclude PPP loans.

(Your best estimate is fine.)

Number of new loans
granted:

Dollar amount of new
loans granted:



Fee Waivers and Reductions

12. Please provide the number (i.e., volume) and dollar amount of the combined fees waived and reduced since the crisis began through June 30, 2020.

(Your best estimate is fine.)

Total number of fees waived and reduced:

Total amount of fees waived and reduced:



Community Donations

13. First, please provide the number of community organizations your credit union assisted and the dollar amount of assistance, including grants awarded, since the crisis began through June 30, 2020.

Then provide the number of staff hours volunteered.

(Your best estimate is fine.)

Number of community organizations assisted:

Monetary contributions to community organizations:

Number of staff hours volunteered:



Wrap Up

14. Please share any additional information you believe would be helpful as we quantify the impact your credit union has had on your members and community during the 2020 crisis.

Sharing personal stories of how credit unions have impacted members and communities during the crisis is a powerful way to make the credit union difference tangible for members of Congress. We have an ongoing effort to collect these stories.

If you or a colleague have an account to share, you'll have the opportunity to do so at the end of this survey.

If a member of your credit union has a personal account of how your credit union helped them during this crisis, they can share it at: <https://www.advancingcommunity.com/share-your-story/>

Thank you for sharing the efforts your credit union has taken to assist your members and community during this crisis.