

## Sample Membership Survey

Proposed New Federal Credit Union  
456 Access Avenue  
Somewhere, USA 00001  
1-800-000-0000  
Email: [AJohnson@ProposedFCU.com](mailto:AJohnson@ProposedFCU.com)  
DATE

John Doe  
123 Main Street  
Anywhere, State 00000

Dear Mr. Doe:

We are working to establish a new federal credit union to serve the community of **Pleasant County, State**. The National Credit Union Administration recently gave preliminary approval to our request for a federal credit union charter, which includes a field of membership, those people in the Pleasant County area who are eligible to join. Based on our research, you may be eligible for credit union membership once we are issued a federal charter.

We are establishing our credit union with our members' specific financial needs in mind. Before we begin developing our business plan and financial projections, we need to better understand what specific financial needs you have and how you might use the credit union.

We are asking you to complete this voluntary survey and return it to the address on this letterhead. The enclosed survey will assist us in understanding your current and future needs for financial products and services.

If you have any questions regarding this letter, the enclosed survey, or about the proposed federal credit union, you may contact me using the information listed above. Thank you.

Sincerely,

Anna Johnson, Organizer  
Proposed Federal Credit Union

SURVEY – Proposed Federal Credit Union

Return Completed Survey to 456 Access Avenue, Somewhere, USA 00001

1. Are you interested in joining the Proposed Federal Credit Union within its first two years of operation?
  - A. Yes
  - B. No

If no, please explain why:

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**If you answered “No” to Question #1 please stop here and return the survey to the address above.**

2. Do you currently use a credit union, bank, or other financial institution? Indicate all that apply.
  - A. Credit Union
  - B. Bank
  - C. Other

3. Which methods do you utilize to conduct your banking business? Indicate all that apply.
  - A. Bank Branch (In Person)
  - B. Online Banking
  - C. Mobile Banking
  - D. Telephone
  - E. Payment Applications (Example: Cash App, Zelle, Venmo, Paypal)
  - F. Check Cashing Service

4. Please indicate which of the following products and services are necessary for you to join the credit union:

| Savings and Deposits     |          | Lending                  |             | Other Services           |                 |                          |                |
|--------------------------|----------|--------------------------|-------------|--------------------------|-----------------|--------------------------|----------------|
| <input type="checkbox"/> | Savings  | <input type="checkbox"/> | Signature   | <input type="checkbox"/> | ATM/Debit Card  | <input type="checkbox"/> | Wire Transfers |
| <input type="checkbox"/> | Checking | <input type="checkbox"/> | New Vehicle | <input type="checkbox"/> | Online Bill Pay | <input type="checkbox"/> | Notary         |

|  |                      |  |                |  |                      |  |                             |
|--|----------------------|--|----------------|--|----------------------|--|-----------------------------|
|  | Share Certificate/CD |  | Used Vehicle   |  | Financial Management |  | Financial Literacy Training |
|  | IRA                  |  | First Mortgage |  | Money Orders         |  | Other                       |
|  | Business Checking    |  | Home Equity    |  | Overdraft Protection |  |                             |
|  | Other                |  | Credit Cards   |  | Money Order          |  |                             |
|  |                      |  | Payday Loan    |  | Cashier Checks       |  |                             |
|  |                      |  | Other          |  | Direct Deposit       |  |                             |

If any of the "Other" boxes are checked, please explain \_\_\_\_\_

5. Please provide the three most important products, services, or benefits that a credit union must have for you to join:

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

6. Please provide a list of services you most frequently use at your current financial institution.

- A. \_\_\_\_\_
- B. \_\_\_\_\_
- C. \_\_\_\_\_

7. If the credit union offered financial literacy education and/or financial counseling, would that make it more likely you would join?

- A. Yes
- B. No
- C. No impact

8. How much would you plan to initially deposit when you open your credit union account?  
\$ \_\_\_\_\_

9. Would you plan to make regular deposits in the credit union (such as payroll deposits)?

- A. Yes
- B. No

If yes, how much would you deposit per month? \$ \_\_\_\_\_

10. What is the average balance you plan to maintain in the following accounts? Please put "N/A" in the box if you do not plan to have this account type.

| Share Type        | Average Balance |
|-------------------|-----------------|
| Savings           |                 |
| Checking          |                 |
| IRA               |                 |
| Business Checking |                 |

11. How much do you plan to maintain in share certificates (CDs) at the credit union? If you do not plan to maintain a share certificate for a term listed below, please put "N/A" in the box.

| Share Certificate Term | Balance |
|------------------------|---------|
| 6 months               |         |
| 12 months              |         |
| 24 months              |         |
| More than 24 months    |         |

12. Would you consider using the credit union to finance your next vehicle purchase?

- A. Yes
- B. No

13. When do you plan to finance your next vehicle?

- A. Within 1 Year
- B. 1 to 2 Years
- C. 2 to 3 Years
- D. 3 to 4 Years
- E. More than 4 Years
- F. I do not plan to purchase a vehicle

14. If you are planning to finance a vehicle, what type of vehicle?

- A. New
- B. Used

15. How much do you plan on financing for your next vehicle purchase? Please answer "N/A" if you do not plan to purchase a vehicle.

\$ \_\_\_\_\_

16. Would you consider the credit union for your next mortgage loan?

- A. Yes

B. No

17. When do you plan on financing a new home or refinancing the mortgage on your existing home?

- A. Within 1 Year
- B. 1 to 2 Years
- C. 2 to 3 Years
- D. 3 to 4 Years
- E. 4 to 5 Years
- F. More than 5 Years
- G. None of the above

18. Approximately how much would you request for your next mortgage loan?

\$ \_\_\_\_\_

19. Would you consider the credit union for your next home equity loan?

- A. Yes
- B. No
- C. I will not need a home equity loan

20. When do you anticipate applying for a home equity loan?

- A. Within 1 Year
- B. 1 to 2 Years
- C. 2 to 3 Years
- D. 3 to 4 Years
- E. 4 to 5 Years
- F. More than 5 Years
- G. I do not anticipate needing a home equity loan

21. How much do you anticipate financing for your next home equity loan? Please answer "N/A" if you do not anticipate needing a home equity loan.

\$ \_\_\_\_\_

22. Would you anticipate applying for an unsecured loan from the credit union within the next two years? (Example: payday loans)

- A. Yes
- B. No

23. How frequently do you utilize unsecured loans?

- A. More than one per year
- B. Every Year
- C. Every 2 to 3 Years
- D. Infrequently
- E. Never

24. If you apply for an unsecured loan, approximately how much would you borrow? If you do not plan to apply for an unsecured loan, please answer "N/A".

\$ \_\_\_\_\_

25. Would you consider obtaining a credit card from the proposed credit union?

- A. Yes
- B. No

26. What borrowing limit on a credit card do you require? Indicate one.

- A. Less than \$1,000
- B. \$1,000
- C. \$5,000
- D. \$10,000
- E. Over \$10,000
- F. I do not plan to obtain a credit card from the proposed credit union

27. Do you carry a balance on your credit cards?

- A. Yes
- B. No

28. What aspects of a credit card do you find most appealing? Select all that apply.

- A. Cash Back
- B. Rewards Points
- C. Low Interest Rate
- D. Low Balance Transfer Fee

29. Credit union officials are volunteers, elected by the membership. Would you be interested in serving as a volunteer official at the credit union?

- A. Yes

B. No

30. Please provide your name and address if you answered “Yes” to question 29 or if you would like more information about the proposed federal credit union, including when you can join.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_  
Email Address \_\_\_\_\_

31. Please provide any other comments or questions you would like to share with us.

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