



Communicating in a Crisis

A crisis can take many forms – robbery, natural disaster that impairs your facilities, data breaches, internal fraud, etc. All tend to arise with little or no warning. Therefore, having a plan is critical for managing and rapidly recovering from a crisis situation. Clear communication will avoid misinformation and public distrust.

Every crisis is different, so creating a detailed crisis response plan is impossible. However, a basic plan of action can guide your response in a crisis. The following information will walk you through creating that basic plan or outline that can be adapted in the event of a crisis.

Pre-Crisis Decisions/Groundwork

Spokesperson

Before a crisis even occurs, establish a spokesperson who is assigned to address the different audiences – board of directors, the media, and members. It can be the same person – typically the CEO or marketing executive. Make sure the designated spokesperson(s) is comfortable with public speaking and able to maintain a calm and courteous manner when under pressure. Most importantly, the same person should address the specific audience throughout the crisis. Don't change spokespeople in mid-stream.

Available Communication Vehicles

Create a list of every communication vehicle available for informing your members of the crisis and its effects on the credit union's service. Consider internal options – online banking message, direct e-mail message, phone system, window signage, texting, Facebook, and website – as well as external resources – local television and radio stations, local newspapers, and trade publications. In your comprehensive list, include the contact information or procedures for using each vehicle.

When to Speak

Your credit union will want to determine its practice for when to "go public" with a crisis. Experts recommend proactively telling your side of the story before any breaking news occurs. Waiting can negatively impact your reputation and create a perception that you have something to hide, especially if someone else reports the story first.

Disseminating Information During a Crisis

Choose Communication Vehicles

Considering the scale of the crisis, decide what communication vehicles or channels the credit union will use to inform its board of directors, the media, and members. Once you have decided which to use, always share your information using the same vehicles. By providing information consistently through the same channels, you eliminate confusion and maintain reliability and transparency throughout the situation.

In large-scale emergencies, consider whether to use the Credit Union National Emergency Information System. The toll-free telephone system – (877) CULOCATE or (877) 285-6228 – can be used to provide automated status and contact information to members. Most likely, the credit union would only use this during a crisis that disabled its communications, such as a natural disaster that damages the credit union's structure. If you use this system, include it in your communications so members – through your direct communications or via the media – know to check it for information.

Formula for All Communications

All communications – proactive or reactive, written or verbal – and with any audience should simply:

1. State the facts of what happened. Don't speculate.
2. Explain what your credit union is doing in regard to the issue.
3. Explain how the issue affects member account access. If necessary, explain alternative ways members can access their accounts.
4. Include when you will provide the next update on the situation's status. Even if there is nothing to report, say so, and note when the next update will be provided.

Inform Partners

Inform the Ohio Credit Union League of the situation so it can lend any help possible. Additionally, League Director of Media Relations Patrick Harris can provide assistance and guidance to help you manage communicating during the crisis.

Ohio Credit Union League
Main number: (800) 486-2917, press "0" for operator

Patrick Harris
Main: (800) 486-2917, ext. 212
Cell: (614) 581-1401
E-mail: pharris@ohiocul.org

The credit union may also want to notify its regulator (Ohio Division of Financial Institutions – (614) 728-8400 or National Credit Union Administration – (703) 518-6300) and insurer.

Overall Helpful Tips

The following are some tips when communicating in a crisis:

- Speak first and often
- Establish yourself as the most authoritative source
- Be open, concerned; not defensive
- Be calm, be truthful and cooperative
- Make your point and repeat it
- Be forthcoming, but don't offer negative information
- Don't war with the media
- Don't go off the record
- Don't lie

Practice Makes Perfect

As always, practice is the key to responding as smoothly as possible during a real crisis. Consider practicing by conducting mock drills and interviews, and then evaluating for possible improvements.

Resources

"Communicating in Times of Crisis," presentation by Rick Grady of the Texas Credit Union League and Kate Hartig of the National Association of State Credit Union Supervisors

"Establish Crisis Communications Plan," Claude R. Marx in July 14, 2010, *Credit Union Times*