

Communicating Through Crisis

Types of Crisis

You can imagine many of the crises your credit union could have, such as a robbery, data loss or theft, embezzlement or power outage. Other crises might not be so obvious, such as pandemic outbreak, hazardous materials spill, or terrorist attack. In general, crises fall into one of these categories:

- **Facilities Crisis.** Damage caused by an explosion, fire, leakage, or natural disaster.
- **Community Crisis.** Adverse condition created by the organization or outside organizations hostile to the credit union or its mission.
- **Employee Crisis.** Includes loss of life, sabotage, or a reduction in force.
- **Consumer Crisis.** Includes defective products, contracts that can't be met, or an allegation against your credit union.
- **Image Crisis.** Includes unlawful or ill-perceived activities such as sexual misconduct, drug use, or the indictment or arrest of a senior credit union official.

Who Will Get Your Message

Communicating immediately during and after a crisis is critical to maintaining control, establishing authority and ensuring the safety of everyone affected. Your credit union should set the goal of communicating within 24 hours of the crisis. Consider all audiences (publics) when communicating during a crisis. These include (but are not limited to):

- Credit union members
- Board of directors
- Staff/employees (and their families in some cases)
- Community groups, leaders
- Local residents
- Media
- Hawaii Credit Union League (HCUL)
- Credit Union National Association (CUNA)
- National Credit Union Administration (NCUA)

Oftentimes, audiences will assess your credit union during and after a crisis is based on four factors of earning trust and credibility:

- Empathy and/or caring (usually assessed within the first 30 seconds)
- Competence, expertise, and readiness
- Honesty and openness
- Dedication and commitment

How to Communicate Your Message

- **Tell what you know.** Provide even the most basic information if that is all you have. Don't hide behind "no comment"; if you do, you immediately lose control. Even if all you can say is "I don't know" say so, and indicate when you think you will have more information. People look favorably on those who are trying to be helpful.
- **Be truthful.** Never lie or speculate. Provide only factual, confirmed information.
- **Put people first.** Help the people most affected by the crisis. In the case of accidents, remember to deal with victims and their families before any other group. If they want you to, intercede on their behalf with the news media. Be sensitive to legal restrictions regarding information, such as the [Privacy Act](#) and [Freedom of Information Act](#). Know what kind of information is public and what must be withheld.
- **Consider the victims.** Communicate your concern about the victims.
- **Be available.** Various publics (board of directors, members, employees, media, etc.) will want your attention during the crisis; sometimes all at the same time. Establish various ways to communicate the same message to each audience (email, voicemail, Web site, news conference, etc.).
- **Be prepared.** The media, credit union members and sometimes employees' families might ask aggressive questions. You might have to answer the same question several times. Don't be defensive. Prepare key points you want to make ahead of time.
- **Repeat important information.** Repeat critical information several times during the crisis to reiterate what you know.
- **Be brief yet thorough.** Provide brief, precise answers to questions. Don't ramble. Use plain language. Short answers also help alleviate nervousness.
- **Take your time.** Rushing through an explanation of difficult issues will appear as if you're trying to hide or avoid something.
- **Monitor media accounts.** Remain abreast of what is being reported about the crisis by the media. Quickly correct errors by contacting the reporter.
- **Address legal issues.** Express assurances that matters of litigation or potential litigation will be investigated thoroughly. Don't attempt legal battles in the media.
- **Stay with it.** Be involved with the crisis and communicate throughout its duration.
- **Follow up.** Advise your publics when the crisis is over and keep them updated about what preventive actions were taken after the crisis ended. Explain briefly the actions you have taken or will take to manage, avoid or decrease the likelihood of such a circumstance in the future.

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