



Diagnostic Tool

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Preface

REASONS AND GOALS FOR THIS SOLUTION

To succeed in today's increasingly competitive environment, credit unions need superior brand intelligence. **ACCESS-A1 Competitive Choice for Excellence in Service and Soundness** will arm you with the critical insight you need to build the optimal organization wide brand strategy. It will show you how returns from a well-managed brand can be greater than those of any other business activity.

The propriety diagnostic tool of **ACCESS**, quantifies brand power in both a competitive and historical context. It identifies key opportunities for building the credit union brand.

Branding is critical to successful growth strategies. The brand is not simply the logo for the national entity it is much broader. It is the reputation of the credit union movement in the marketplace. What is truly being branded is the vision, offering and reputation of the credit unions themselves, with the brand acting as both the collective expression of credit union values at a national level, and the local expression of national capabilities.

This diagnostics tool would help national federations in developing branding strategies for credit unions capitalizing the competitive advantage. This would also be the basis for ACCU's member organizations in providing technical assistance for members to implement the branding strategies and developing advertising materials that will serve as model for credit unions.

The branding strategies will define the role of the Credit Union Movement as a new leader in the Financial Service Sector. In so doing, it will promote those characteristics that differentiate credit unions from other financial institutions in the marketplace. Further, branding will also communicate our capabilities to a broad national audience that does not realize how closely attuned their values are with those of credit unions. Most importantly, credit union operation will turn around into a dynamic and creative cooperative financial institution.

ACKNOWLEDGMENTS

We would first like to thank the Canadian Co-operative Association (CCA) for providing us the opportunity to implement the project Credit Union Benchmarking Service (CUBSEA). This Manual on ACCESS Branding Diagnostic Tool is the output of this project.

ACCU appreciation also goes to all the CEOs of member organizations for providing inputs to complete this manual. We also thank our members particularly those implementing the CUBSEA. This manual was developed based on our actual experience on the operations of the 47 partner credit unions.

Finally, we want to thank all ACCU's member organizations for their support and cooperation. They provided us with valuable learning experience and continually challenged us to develop innovative programs that delivered results.



INTRODUCTION

ACCU is a regional network of Credit Unions, which has vision of Sustainable Credit Unions in Asia. ACCU developed standards for Asian credit unions following internationally accepted norms necessary for credit unions to compete and sustain in the market environment. The Asian credit union regulation does not impose Credit Union business standards or best practice. ACCU undertook the project on Branding Credit Union in Asia to promote standards and best practices in Asian credit unions.

This project provided very comprehensive standard on credit union operation in Asia. The project included technical assistance and management tools to reach the standard. It is intended that this list will also provide a good source of information for new users of the standards. These standards are regarded as management goals.

WHAT IS BRANDING?

Branding is critical to successful growth strategies. The brand is not simply the logo for the national entity. It is much broader. It is the reputation of the credit union movement in the marketplace. What is truly being branded are the vision, offering and reputation of the credit unions themselves, with the brand acting as both the collective expression of credit union values at a national level, and the local expression of national capabilities.

In doing so, ACCU will work along:

- Developing branding strategies for credit unions, capitalizing the competitive advantage of credit unions such as: Friendly Financial Institutions; Humane Financial Institutions; Dream Financial Institutions; World Financial Institutions; Nearest Financial Institution.
- Providing technical assistance for members to implement the branding strategies
- Developing advertising materials that will serve as model for member organizations

The branding strategies will define the role of the Credit Union Movement as a new leader in the Financial Service Sector. It will promote those characteristics that differentiate credit unions from other financial institutions in the marketplace. Branding will also communicate our capabilities to a broad national audience that does not realize how closely attuned their values are with those of credit unions. Most importantly, credit union operation will turn around into a dynamic and creative cooperative financial institution.

BRAND AS A BUSINESS TOOL FOR CREDIT UNIONS

Consider some of the world's great brands: Coca-Cola, GE, Disney, Ford, IBM and Microsoft. All powerful, vibrant properties that command a premium price primarily because these brands are recognized and aggressively managed as potent business tools. Their corporate leadership understands that a powerful corporate brand can weather crisis more easily, slow market share erosion and rally employees. Powerful brands influence customer preference, strengthen the bottom line, and can even boost market valuation. Yet for many companies or organizations like credit unions, the brand remains an uncultivated business asset.

Branding, very much a buzzword today, is often confused with “corporate identity” or “corporate image.” They actually have very different meanings.

Corporate identity refers to a company’s name, logo, tagline – its visual expression or its “look.” Corporate image is the public’s perception of an organization, whether that perception is intended or not.

Corporate branding, by contrast, is a business process, one that is planned, strategically focused and integrated throughout the organization. Branding establishes the direction, leadership, clarity of purpose, inspiration and energy for a company’s most important asset, its corporate brand.

A corporate brand conveys the essence, character and purpose of an organization and its products and services. It’s heart and soul of the brand from which all outward expressions emanate. When effectively managed and communicated, the corporate brand has tremendous power.

A brand becomes a corporate brand when it has been defined, directed and understood by all audiences. Your brand distinguishes you from your competitors. And most importantly, corporate branding is the promise that your organization keeps to your customer, prospects, business partners, stockholders and employees. Investing in your brand is investing in your credit union’s future.

Your brand also has significant internal value. A strong corporate brand generates and sustains momentum. When clearly articulated, a brand’s position becomes a rallying cry for the troops and smoothes out rough spots during times of challenge and change. If everyone in your credit union understands your brand’s promise and knows that he or she will be rewarded according to their personal commitment to the promise, credit union politics and issues of personal turf begin to disappear.

To maximize its effectiveness, your credit union brand must be understood by all key audiences: members, potential members, business partners, regulators, analysts, employees and all other groups that determine the viability of your credit union to do business.

To succeed in today’s increasingly competitive environment, credit unions need superior brand intelligence. **ACCESS-A1 Competitive Choice for Excellence in Service and Soundness** will arm you with the critical insight you need to build the optimal organization wide brand strategy. It will show you how returns from a well-managed brand can be greater than those of any other business activity.

The propriety diagnostic tool of **ACCESS**, quantifies brand power in both a competitive and historical context. It identifies key opportunities for building your brand.

WHAT IS ACCESS STANDARDS?

In 2003 to 2005, ACCU focused on developing standards considering sound business practices, industry standards, and diversity of Asian credit union environments. Working with 45 partner credit unions in three countries had proven the need for standards to professionalize the operations of credit unions that would consequently result to excellence in service and financial soundness. ACCU developed the diagnostic tool. The following events marked as milestones in reinforcing ACCESS as significant tool for Asian credit unions:

- September 13-14, 2004 – CEOs identified the areas that will be covered by the standards. CEOs agreed on the first concept of the ACCESS as Asian credit union brand. Consequently, as proposed by the CEOs, their Boards agreed to adopt ACCESS.
- May 2005 – CEOs of member organizations reviewed for the first time the first draft of the ACCESS standards.
- September 5-7, 2005 – CEOs reviewed the second draft ACCESS standards.
- May 9-10, 2006 – CEOs agreed on the implementation plan for ACCESS.

Based on the Balanced Scorecard, the following four perspectives are adopted by ACCESS:

1. **Financial perspective** – aimed at the safety and soundness of the credit union, the financial measures are valuable in summarizing the readily measurable economic consequences of actions already taken. Financial performance measures indicate whether a credit union's strategy, implementation, and execution are contributing to safety and soundness of credit union. Financial objectives typically relate to the goals of the PEARLS Monitoring Tool i.e. Protection, Effective Financial Structure, Assets Quality, Rates of Return and Costs, Liquidity and Signs of Growth.
2. **Customer perspective** – the core outcome measures in this perspective are: customer satisfaction and quality products and services. The standards under customer perspective also include specific measures of the value proposition that the credit union will deliver to member-customers in target market segments. As a credit union, this criteria also measures the value of the product as it translates to the mission of credit union: enabling people to grow. Thus, products and services are gauged on how well it helped members improve their financial capacities and reach their financial goals.
3. **Internal business perspective** – ACCESS measures the credit union's internal-business-processes in which the organization must excel. These processes enable the business unit to deliver the value propositions that will attract and retain members and will have the greatest impact on customer satisfaction and achieving the credit union's financial objectives. ACCESS has identified two key performance measures: operational efficiency and competitive position.
4. **Learning and growth perspective** – the fourth perspective is the learning and growth that identifies the infrastructure that the credit union built to create a long-term growth improvement. The two key performance measures are: knowledgeable and involved board of directors and employee satisfaction. ACCESS will measure the capacity of the credit union in providing appropriate skills for directors and employees, aligning HRM policies and

procedures to ensure that directors and employees acquire the required skills for the new competitive environment.

ACCU's ACCESS standards are a collection of formal International Standards of financial Management, Technical Specifications of the Operation, Member satisfaction on Quality Management and Quality Assurance. There is approximately 87 indicators altogether, with new or revised documents being developed on an ongoing basis.

GOALS FOR CREDIT UNION BRANDING

A successful branding strategy does the following:

1. It develops a common theme so that current members tell friends and contacts a similar story about what it is like to be a member of the credit union.
2. It builds and reinforces the public's image of the credit union's culture, work practices, management style and excellent care for its member-customers.
3. It coordinates the organization's brand with its different product brands.
4. It continually monitors the credit union's image both inside and outside to ensure the brand image remains strong.
5. It energizes the management force of the credit union to become innovative aimed at exceeding member-customer expectations.

Characteristics of the ACCESS branding campaign for credit unions:

1. It creates a sense of urgency and an intellectual curiosity to act immediately.
2. It engages the mind, heart and dreams of the credit union board and staff.
3. It gives the management team a clear, compelling reason to work.
4. It gives an impression to the management team that it is fun, challenging, prestigious, and rewarding to work in the credit union and that staff look forward to work everyday.
5. It has "legs: and can serve for a long time as organization's message.
6. It sends message about the credit union products, tools, projects, management style, culture, and opportunities. It gives the impression that "people like me" are proud to be a member of the credit union.
7. It has a catchy them or slogan that makes a credit union look professional and dynamic in the industry.
8. It makes employees feel that the credit union is their dream organization and dream job.
9. Its message is "current but timeless" and excites across generations.
10. It is believable, sincere, and is not a slick public relation piece.

ACCESS BRANDING SCORECARD TEMPLATE

| Perspective | Critical Success Factors | Objectives | Measures |
|-------------|--------------------------|---|--|
| Financial | Safety and soundness | <ul style="list-style-type: none"> Protection Effective Financial Structure Assets Quality Liquidity management Rates of Return and Costs effectively managed Signs of growth | <ul style="list-style-type: none"> P1-Provisions for loans delinquent for more than 12 months = 100% P2-Provisions for loans delinquent for 1-12 months- 35% E-9=Net Institutional Capital to Total Assets- >10% E1=Net Loans to Total Assets – 70 to 80% E5=Savings Deposits to Total Assets – 70 to 80% E6=External Borrowing to Total Assets – reducing to 0% A1=Total Loan Delinquency to Total Loan Portfolio- less than 2% A2=Non-Earning Assets to Total Assets – less than 5% R7=Total interest (Dividend) Cost on Shares/Average Member Shares-Market rate>R5 R9=Total Operating Expenses to Average Assets – 5% L1= Liquid Investments to Savings Deposits – minimum 15% S10=Growth in Membership - >12% S11=Growth in Assets- > inflation rate |

| Perspective | Critical Success Factors | Objectives | Measures |
|-----------------------|-------------------------------|--|---|
| Customers/ Members | Quality Products and Services | <ul style="list-style-type: none"> ■ Become a trusted financial adviser ■ Provide superior service | <ul style="list-style-type: none"> ■ Products and Services Objective ■ Product Presentation ■ Range of Financial Products ■ Brand Mind Set ■ Wealth Building Products ■ Capacity Based Lending ■ Access and Convenience ■ Price Value ■ Marketing and Promotions ■ Loyalty Incentives ■ Product Packaging |
| | Customer Satisfaction | Member-Customer Orientation | <ul style="list-style-type: none"> ■ Knowledge of Members ■ Building Lasting Relationship with Members ■ Customer Satisfaction Evaluation ■ Share of Wallet ■ Institutionalized Customer Care Excellence ■ Member Benefits ■ General Meetings ■ Member Participation ■ Use of Wealth Building Products ■ Use of Loan Products ■ Understanding of Responsibility as Measured by Delinquency |

| Perspective | Critical Success Factors | Objectives | Measures |
|-----------------------------|--------------------------|--|--|
| | | Excellent Service to Members | <ul style="list-style-type: none"> ■ Physical Infrastructure – Building and office space ■ Technological Infrastructure ■ Computer Applications, Network and E-mails ■ Website ■ Databases and Management Reporting System |
| Internal Business Processes | Operational Efficiency | <ul style="list-style-type: none"> ■ Professionalism ■ Achieve flawless implementation and operations ■ Provide rapid response and service to members ■ Leverage service to build image ■ Build expertise in technologies of the future | <ul style="list-style-type: none"> ■ Comprehensive Operational Manual ■ Procedures Manual ■ Staff Productivity ■ Error Management ■ Service Delivery to Members-Loans ■ Service Delivery to Members-Savings ■ Service Delivery to Members-Withdrawals ■ Utilization of Office Machines and Equipment ■ Communication Efficiency |
| | Competitive Position | Ensuring Strategic Direction | <ul style="list-style-type: none"> ■ Clarity of Vision ■ Boldness of Vision ■ Well-defined Mission ■ Core Values ■ Overarching Goals ■ Strategic Objectives ■ Annual Business Plan |
| | | Image Building | <ul style="list-style-type: none"> ■ Public Relations and Marketing ■ Involvement in the Local Community ■ Partnerships and Alliances ■ Relationship with National Federation |

| Perspective | Critical Success Factors | Objectives | Measures |
|------------------------|---|---|---|
| | | Increasing Market Share | <ul style="list-style-type: none"> Members of the Community Using the Services of the Credit Union Member Segmentation-age Diversity of Membership Gender Balance |
| | | Ethical Business-Compliance with regulations | <ul style="list-style-type: none"> Management Regulatory Obligations Statutory Commitment |
| Knowledge and Learning | Knowledgeable and Involved Board of Directors | Build cadre of competent and trustworthy leaders | <ul style="list-style-type: none"> Prime Decision Center Advisory Trustee function Perpetuating function Symbolic Composition and Commitment Guiding and Coaching Governance Performance Evaluation Gender Equality in Leadership |
| | Employee Satisfaction | Administration aimed at ensuring employees has the opportunity for career development. | <ul style="list-style-type: none"> Job Designs Recruitment and Selection Compensation Staffing Levels |
| | | Performance Management aimed at continuous development of human potential | <ul style="list-style-type: none"> Performance Objectives Appraisal Standards Performance as Shared Values Team Capabilities |
| | | Knowledge Management aimed at developing competitive advantage based on knowledge, skills, and capabilities of employees. | <ul style="list-style-type: none"> Career path Development programs |

1. FINANCIAL PERSPECTIVE

| FINANCIAL | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|---|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| PROTECTION | | | | |
| P1. Provisions for delinquent loans over 12 months | Less than 50% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced. | 50-99% provisioning for loans delinquent for more than 12 months and no charging-off of is practiced. | 100% provisioning for loans delinquent for more than 12 months and quarterly charge off is practiced from time to time. | 100% provisioning for loans delinquent for more than 12 months and quarterly charge off is consistently practiced. |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS | | <ol style="list-style-type: none"> 4. Charge off schedule or Off-Balance Sheet Loans Outstanding 5. Policy of the Board in the determination of delinquency and charge-off (these policy should be in accordance with the standards of PEARLS) | |
| P1. Provisions for delinquent loans 1-12 months | No provisioning for loans delinquent for 1-12 months and no charging off is practiced. | Less than 35 % provisioning for loans delinquent for 1-12 months and no charging off is practiced. | 35% provisioning for loans delinquent for 1-12 months and quarterly charge off is practiced from time to time. | 35% provisioning for loans delinquent for 1-12 months and quarterly charge off is consistently practiced. |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS | | <ol style="list-style-type: none"> 4. Charge off schedule or Off-Balance Sheet Loans Outstanding 5. Policy of the Board in the determination of delinquency and charge-off (the policy should be in accordance with the standards of PEARLS) | |

ACCESS BRANDING ASSESSMENT TOOL

| FINANCIAL | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|--|--|---|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| EFFECTIVE FINANCIAL STRUCTURE | | | | |
| E1. Net loans / total assets: Goal: Between 70 - 80% | Below 50% of the total assets Or | Over 80% of the total assets or 51-69% of the total assets | Between 70-80% of the total assets | Between 70-80% of the total assets and a diversified loan portfolio with a minimum of 5 different loan products |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Schedule of loan portfolio with Aging Schedule</i> <i>Random sampling of the delinquent assessment i.e how delinquency is determined</i> <i>Latest Audited Financial Statement plus the latest interim FS</i> <i>Charge off schedule or Off-Balance Sheet Loans Outstanding</i> <i>Policy of the Board in the determination of delinquency and charge-off (the policy should be in accordance with the standards of PEARLS)</i> <i>product catalogue</i> | | | |
| E5. Savings deposits / total assets Goal: Between 70 – 80% | Below 50% of the total assets or over 80% of the total assets | 51-69% of the total assets | Between 70-80% of the total assets | Between 70-80% of the total assets and a diversified savings with a minimum of 5 different savings products |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Latest Audited Financial Statement plus the latest interim FS</i> <i>Schedule of savings accounts</i> <i>Savings Products Schemes i.e. policy, promotional brochures</i> <i>Product catalogue</i> | | | |

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| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| E6. External Borrowing to Total Assets – reducing to Zero | More than 30% of total assets <div></div> | 20-30% of total assets <div></div> | 1-19% of total assets <div></div> | 0 <div></div> |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS 2. Understanding of the terms and conditions of the external borrowing 3. Policy on external borrowing | | | |
| E9. Net institutional capital Goal: Minimum 10% | Below 4 % of the total assets <div></div> | 5-9% % of the total assets <div></div> | 10% of the total assets <div></div> | Above 10% of the total assets <div></div> |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Schedule of loan portfolio with Aging Schedule 2. Random sampling of the delinquent assessment i.e how delinquency is determined 3. Latest Audited Financial Statement plus the latest interim FS 4. Policy of the Board in the determination of delinquency and charge-off (the policy should be in accordance with the standards of PEARLS) | | | |

ACCESS BRANDING ASSESSMENT TOOL

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|---|---|---|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| A1. Total loan delinquency / total loan portfolio: equal or less than 5% | More than 10% of the total loan portfolio | 6-10% of the total loan portfolio | ≤ 5 % of total loan portfolio | 0 |
| | | | | |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Schedule of loan portfolio with Aging Schedule</i> <i>Random sampling of the delinquent assessment i.e how delinquency is determined</i> <i>Latest Audited Financial Statement plus the latest interim FS</i> <i>Policy of the Board in the determination of delinquency and charge-off (the policy should be in accordance with the standards of PEARLS)</i> | | | |
| A2. Non-earning assets / total assets Goal: Less Than or Equal to 5% | More than 10% of the total assets | 6-9% of the total assets | 5% of the total assets | Less than 5% of the total assets |
| | | | | |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Latest Audited Financial Statement plus the latest interim FS</i> <i>Policy on Disposing of property acquired in settlement of loans.</i> <i>Policy of the Board on the acquisition of assets for the organization</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| FINANCIAL | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|---|--|---|
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| R7- Interest Cost on Share Capital to Average Shares Goal: Market Rate or >R5 | Interest cost on shares (dividend) is paid at below the market rate <div></div> | Interest cost on shares (dividend) is paid at below or 2 % higher than the market rate <div></div> | Interest cost on shares (dividend) is paid 1% higher than the market rate <div></div> | Interest cost on shares (dividend) is paid equivalent to market rate <div></div> |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS 2. Process or mechanism of monitoring market interest rates 3. Interest rates on investments in the financial market i.e. treasury bonds, time deposits | | | |
| R9- Operating Expenses to Average Assets Goal: 5% | Operating expenses to Average Assets is below 5% of the average assets and maintains insufficient staffing to run the operation of the credit union. <div></div> | Operating expenses to Average Assets is above 5% <div></div> | Operating expenses to Average Assets is 5% <div></div> | Operating expenses to Average Assets is 5%, maintains sufficient number of employees with competitive salaries <div></div> |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Latest Audited Financial Statement plus the latest interim FS 2. Management Structure and their respective job descriptions 3. Personnel policy 4. Salary structure of the staff 5. Evaluation of the components of expenses such as: Governance Administration, and Marketing on a monthly basis | | | |

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|---|---|---|--|--|
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| L1. Liquid investments (+) liquid assets (-) short-term payables /savings deposits Goal: Minimum 15% | Below 10% of the total savings or above 15% of the total savings if that amount exceeds 20% of the total assets | 10-15% of the total savings but not exceeding 20% of the total assets | 15 % of the total savings but not exceeding 20% of the total assets | Above 15% of total savings but not exceeding 20% of the total assets |
| <i>Basis of Evaluation and Validation</i> | 1. Latest Audited Financial Statement plus the latest interim FS 2. List of liquid investments 3. Policy on Investments | | | |
| S10. Growth in membership: Goal: > 12% | Less than 5% | 5-11% | 12% | More than 12% |
| <i>Basis of Evaluation and Validation</i> | 1. List of membership, current and previous year 2. Audited and interim financial statements | | | |

2. CUSTOMER/MEMBER PERSPECTIVE

C1. Quality Products and Services

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Product and Service Objective | <ul style="list-style-type: none"> No means of receiving member feedback Products and services do not meet all the needs of the members as measured by members of the community using the services of the credit union (less than 10%) | <ul style="list-style-type: none"> Irregular member needs survey Products and services meet some of the needs of the members as measured by members of the community using the services of the credit union (10-19%) | <ul style="list-style-type: none"> annual member needs survey Products and services meet all the needs of the members as measured by members of the community using the services of the credit union (20-30%) | <ul style="list-style-type: none"> annual member needs survey and additional feedback mechanisms Products and services meet all the needs of the members as measured by members of the community using the services of the credit union (above 30%) |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Result of the Annual member need survey (the credit union must have a system of gathering member feedback)</i> <i>Comparison of total membership as against the total active depositors and good borrowers. This could be assessed by looking at the total depositors less dormant accounts and total borrowers less the number of delinquent borrowers.</i> <i>List of membership as against the total working population in the area of operation. Data needed: working population in the area.</i> <i>Market profile or data base</i> <i>Policy on Member in Good Standing</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Product Presentation | No product catalogue is developed; or seldom print flyers and brochures | Use brochures and flyers; but fail to convey a positive message of satisfaction, convey the friendliness, excitement, and the credit union difference. | Use a professional product catalogue, brochures and flyers | Use a professional product catalogue, brochures and flyers; use pictures of members that tell the story of their satisfaction and convey friendliness, excitement, and the credit union difference in the credit union office environment and using external opportunities. |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. <i>Product catalogue</i> 2. <i>Product brochures</i> 3. <i>Marketing materials posted internally and externally</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Range of Financial Products | <ul style="list-style-type: none"> ■ Traditional products that have not been reviewed for the last 5 years. ■ Financial products are limited (e.g. regular, normal loans or savings); products design are traditional | <ul style="list-style-type: none"> ■ Traditional products that have not been changed for the last 3 years ■ Limited financial products that serve as solutions to members' problems; ■ The products are not matched to the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc. | <ul style="list-style-type: none"> ■ New products developed 1. The range of financial products is a customized solution on the recognized members' problems; 2. the products are matched to the majority of the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc. | <ul style="list-style-type: none"> 3. new products developed during the last 10 years with value addition 4. A need based competitively priced range of financial products is a customized solutions on the recognized members' problems; 5. the products are matched to the current membership demographics: age, occupation; gender; religion; behavior; lifestyles; social status; etc.; offering value-added services such as insurance.... |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Assessment of the demographics and compared it with the products and services offered 2. Assessment of the product designing whether new products were introduced or old products repackaged 3. Prepare an assessment of the each product: when was it introduced and how many members are using them 4. Member data base | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Brand Mind Set | No brand personality declared | No evidence of a written brand personality; the brand somewhat describes the compelling promise about the benefits of CU's products and services; it somehow captures the feel of the credit union business and the psychological bond established with members; product names are a bit traditional | Displays a written brand personality that describes the compelling promise about the benefits of CU's products and services in the credit union office environment; it captures the feel of the credit union business and the psychological bond established with members; it emphasizes the credit union difference; product names are easy to remember, attractive and cool /trendy; | Actively promoting and advocating the compelling promise about the benefits of CU's products and services in the credit union office environment and using external opportunities; it captures the feel of the credit union business and the psychological bond established with members; it emphasizes the credit union difference; product names are easy to remember, attractive and cool/trendy |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Marketing material, stationery, business cards are consistently declaring the same "brand" or identity or differentiation</i> | | 2. <i>Visual identity handbook of the credit union, if any</i> | |

 ASSOCIATION OF
ASIAN CONFEDERATION OF CREDIT UNIONS

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Access and Convenience | Do not use extensive modes of service delivery; still stick to the traditional over-the-counter service delivery and inflexible office hours; unable to meet cash withdrawal need of members | Use at least 5 of the following modes of service delivery related to members' needs e.g. <ol style="list-style-type: none"> 1. extended working hours 2. service counters opened during lunch break 3. drive thru tellers 4. mobile tellers 5. collection agents 6. door to door service 7. Saturdays, Sundays and Holiday services 8. Member Friendly Service Points | Use all of the following modes of service delivery with flexibility related to members' needs: <ol style="list-style-type: none"> 1. extended working hours 2. service counters opened during lunch break 3. drive thru tellers 4. mobile tellers 5. collection agents 6. door to door service 7. Saturdays, Sundays and Holiday services 8. Member Friendly Service Points | Use extensive and flexible service delivery modes of service delivery to members in addition to the following indicated below: <ol style="list-style-type: none"> 1. extended working hours 2. service counters opened during lunch break 3. drive thru tellers 4. mobile tellers 5. collection agents 6. door to door service 7. Saturdays, Sundays and Holiday services 8. Member Friendly Service Points |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Evaluator prepares a checklist of the credit union modes of service delivery systems and compared it to the criteria. 2. Review of the policy related to the modes of delivery systems. | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Price Value | <ul style="list-style-type: none"> not able to pay interest at market rate or paying exaggerated interest rates | At least market rate | Higher interest rate on savings and lower interest rate on loans based on the market | Competitive interest rates on all savings and loan products plus patronage refund |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Comparison of the interest rates paid by the credit union with other financial institutions such as banks in the locality and other credit unions.</i> | | | |
| Marketing and Promotions | No promotional and marketing programs implemented; or promotional programs do not create excitement; boost usage of products and services, increase members and create loyal members | Occasionally launch promotional programs that in some way boost the value of the products and services; the promotion at times increase the frequency of usage of the products and services, and occasionally generate excitement to the credit union as a whole. | Succeeded in implementing a year round promotion program that frequently boost the value of the products and services <ul style="list-style-type: none"> evidence of marketing and promotions program evidence between linkage on increase in membership and use of products and services | Succeeded in implementing a properly planned year round promotion program that consistently boost the value of the products and services: <ul style="list-style-type: none"> evidence of marketing and promotions program evidence between linkage on increase in membership and use of products and services evidence of cooperative marketing |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Marketing materials of the credit union</i> 2. <i>Marketing program of the credit union</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Loyalty Incentives | No tactics are carried out to gain the loyalty of members and inject excitement on members in making business with the credit union | Implement tactics that somehow gain the loyalty of members and inject excitement on members in making business with the credit union e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc. | Year round member loyalty program in operation e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc. | Championing extensive tactics in gaining the loyalty of members and inject excitement on members in making business with the credit union e.g. Happy B-day program; Member Wall of Fame; Raffle Draw related to frequency of transactions; Most Valuable member program; Member of the month; rewards program etc. |
| <i>Basis of Evaluation and Validation</i> | <div>1. Review of the loyalty programs of the credit union based on the criteria</div> <div>2. Mechanics of loyalty programs</div> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| QUALITY PRODUCTS AND SERVICES | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Product Packaging | P/S packaging do not create a memorable experience to members; seldom use printed promotional pieces and are not solution based and wealth building products. | Packaging the P/S somehow creates a memorable experience to members; includes some of the aspect on courtesy of the staff, printed promotional pieces and slogan, in some way are solution based and wealth building products. | Almost use a total business packaging that creates a totally pleasing memorable experience to members; includes some of the aspect on courtesy of the staff, printed promotional pieces and slogan, premium programs, solution based and wealth building products. | Use the total business product packaging that creates a totally pleasing memorable experience to members; includes the courtesy of the staff, attention seeker printed promotional pieces and slogan, premium programs, solution based and wealth building products. |
| <i>Basis of Evaluation and Validation</i> | <div> <div>1. Promotional materials evaluation</div> <div>2. Customer Care Excellence Guidelines</div> <div>3. Product catalogue</div> </div> | | | |

C2. Member Satisfaction

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Member-Customer Orientation | | | | |
| Knowledge of Members | No systems for tracking membership transaction history and personal information. | <ul style="list-style-type: none"> Customer database is maintained irregularly Few personal information of members but do not exactly gives ideas about what members' are looking for, how to serve them, and how to market to them. | <ul style="list-style-type: none"> Customer database is maintained tracking the transaction history, Basic personal information that gives ideas about what members' are looking for, how to serve them, and how to market to them. | <ul style="list-style-type: none"> Sophisticated customer database maintained tracking the transaction history, Extensive personal information that gives ideas about what members' are looking for, how to serve and market to them. |
| <i>Basis of Evaluation and Validation</i> | <i>Data base of members</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Building a Lasting Relationship with Members | Do not have any program | Occasionally carry out program on some of the areas e.g. increase most of the areas e.g. frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership. | Year round regular programs carried out to increase all the areas e.g. frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership. | Extensive year round innovative programs carried out to increase the frequency of members' use of services, build loyalty, create excitement, develop sense of ownership, build image, increase community goodwill, and energize membership. |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> <i>Evaluation of marketing materials and loyalty programs</i> <i>policy and procedures on the loyalty programs</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Member Satisfaction Evaluation | Do not use customer satisfaction survey | Undertakes irregular formal/informal membership meetings and customer satisfaction survey in some areas (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) but do not analyze and use them; not using the established benchmark | Deployed and undertake informal and formal membership meetings and customer satisfaction survey in all areas (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) for quality service, using established benchmark; rating is very good | Deployed, consistently undertake, analyze and use customer satisfaction surveys, informal or formal ownership meetings (e.g. service promptness, courtesy of staff, responsiveness, understanding of the customer's problem, overall evaluation of organization, and use of products/services) for world class customer service as its differentiation using established benchmark; rating is excellent |
| <i>Basis of Evaluation and Validation</i> | <i>Customer satisfaction survey documents</i> <i>Customer satisfaction survey results</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Share of Wallet | Less than 50% of members state that the credit union is their number one financial institution <div></div> | 50-69% of members state that the credit union is their number one financial institution <div></div> | 70-80% of members state that the credit union is their number one financial institution <div></div> | More than 80% of members state that the credit union is their number one financial institution <div></div> |
| <i>Basis of Evaluation and Validation</i> | <i>Customer satisfaction survey documents</i> <i>Customer satisfaction survey results on this particular question</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Institutionalized Customer Care Excellence | <ul style="list-style-type: none"> Customer orientation is not integrated to the competence profile of the employees, customer-orientation in the objectives/strategy; do not follow Customer Care on the day-to-day operation even unwritten; no staff appointed to take care of member relationship; member relationship is defined in the mission but not in the core values of the organization | <ul style="list-style-type: none"> Customer orientation is integrated to the competence profile of few employees, customer-orientation in the objectives/strategy but is not clear, follow high-standard Customer Care on the day-to-day operation but not written; appoint staff that takes care of customer relationship; member relationship is defined in the mission but not in the core values of the organization | <ul style="list-style-type: none"> Customer orientation is integrated to the competence profile of all employees, 4 customer-orientation objectives/strategy in the strategic plan and communicated to all follow Customer Care guidelines on the day-to-day operation; appoint staff that takes care of customer relationship; adopt mechanism to involve members in developing new product offerings; member relationship is part of the vision, mission and core values of the organization | <ul style="list-style-type: none"> Customer orientation integrated to the competence profile of all employees, 5 or more customer-orientation objectives/strategy in the strategic plan and communicated to all, follow and update high-standard Customer Care guidelines on the day-to-day operation; appoint staff that takes care of customer relationship; adopt mechanism to involve members in developing new product offerings; member relationship is part of the vision, mission and core values of the organization |
| <i>Basis of Evaluation and Validation</i> | <ul style="list-style-type: none"> <i>Statement of Customer Care Excellence objectives and goals</i> <i>Customer Service Guidelines followed by the organization as a whole from staff to elected officers</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Member Benefits | No member welfare program | some welfare services are available for members partly utilizing the funds from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc. | 5-7 sustainable welfare services are available for members utilizing the funds separate from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc., funding of the services are from the accumulated profits. | Over 7 sustainable innovative welfare services demonstrating the CU difference are available for members utilizing the funds separate from financial services operation: examples are: scholarship; medical, dental, pension, gifts for all occasions; death; new born, calamities; etc., funding of the services are from the accumulated profits |
| <i>Basis of Evaluation and Validation</i> | <i>Package of member benefit programs i.e. policy and procedures</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| General Meetings | Irregular general meetings <div></div> | General Meetings with minimum quorum <div></div> | Timely annual general meetings plus special general meetings if required <div></div> | Timely annual general meeting plus special general meeting and member program like family day etc. <div></div> |
| <i>Basis of Evaluation and Validation</i> | <div>1. Annual general meeting attendance</div> <div>2. Program of the Annual General Meeting</div> <div>3. Running Sheet for the General Meeting</div> | | | |
| Member Participation | No member inputs for planning <div></div> | Members inputs are provided but not on a regular basis. Some members are involved in the community activities carried out by the credit union <div></div> | Annual inputs from members in planning, members' feedback regularly sought <div></div> | Annual and timely inputs from members in planning, members' feedback regularly sought and operational area has been divided as a means to ensure feedback are collected <div></div> |
| <i>Basis of Evaluation and Validation</i> | Feedback system from members actually used in planning | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Use of Wealth building Products | Less than 30% of members use average of 1-2 wealth building products <input type="text"/> | 21-30% of members use average of 1-2 wealth building products <input type="text"/> | 31-40% of members use average of 3-5 wealth building products <input type="text"/> | More than 40% of members use average of more than 5 wealth building products <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Usage of savings products by members (credit union under evaluation must be requested to prepare this schedule, the evaluation will have to validate the schedule)</i> | | | |
| Use of Loan Products | Less than 50% of members using loan products <input type="text"/> | 50-79% of members using loan products <input type="text"/> | 80-90% of members using loan products <input type="text"/> | More than 90% of members using loan products <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Usage of loan products by members (credit union under evaluation must be requested to prepare this schedule, the evaluation will have to validate the schedule)</i> | | | |
| Understanding of responsibility as measured by delinquency | Less than 80% of members are paying on time according to the terms and conditions of the loan <input type="text"/> | 80-94% of members are paying on time according to the terms and conditions of the loan <input type="text"/> | 95% of members are paying on time according to the terms and conditions of the loan <input type="text"/> | More than 95% of members are paying on time according to the terms and conditions of the loan <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Schedule of delinquency</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Systems and Infrastructure for Excellent Services to Members | | | | |
| Physical Infrastructure-Buildings and office space | Inadequate physical infrastructure, resulting in loss of effectiveness and efficiency e.g. unfavorable locations for members and employees, insufficient workspace for individuals, no space for teamwork | Physical infrastructure can be made to work well enough to suit organization's most important and immediate needs; a number of improvements could greatly help increase effectiveness and efficiency e.g. no good office space for teamwork, no possibility of holding confidential discussions, employees share desks | Adequate physical infrastructure for the current needs of the organization; infrastructure does not impede effectiveness and efficiency e.g. favorable locations for members and employees, sufficient individual and team office space, possibility for confidential discussions | Physical infrastructure well-tailored to organization's current and anticipated future needs; well-designed and thought out to enhance organization's efficiency and effectiveness e.g. especially favorable locations for members and employees, plentiful team office space encourages teamwork, layout increases critical interactions among staff |
| <i>Basis of Evaluation and Validation</i> | <i>Observance of the office environment of the credit union (credit union must maintain an office building enough to house its operation; it must be professionally designed externally and internally for better public image)</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|--|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Technological Infrastructure- telephone and fax | Limited number of telephone and fax facilities are an impediment to day-to-day effectiveness and efficiency | Adequate basic telephone and fax facilities accessible to most staff; may be moderately reliable or user-friendly, or may lack certain features that would increase effectiveness and efficiency e.g. individual voice mail or may not be easily accessible to some staff e.g. frontline deliverers | <ul style="list-style-type: none"> • Basic telephone and fax facilities accessible to entire staff (in office and at front line); cater to day-to-day communication needs with essentially no problems; • Includes additional features contributing to increased effectiveness and efficiency e.g. individual, remotely accessible voice-mail | <ul style="list-style-type: none"> • Sophisticated and reliable telephone and fax facilities accessible by all staff (in office and at front line), includes around the clock individual voice mail; • Supplemented by additional facilities (e.g. pagers, cell phones) for selected staff; effective and essential in increasing staff effectiveness and efficiency. |
| <i>Basis of Evaluation and Validation</i> | <i>Observance of the usage of the available technology in the office as described in the criteria</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|--|--|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Computers, applications, network and e-mail | Limited/no use of computers or other technology in day-to-day activity; and/or little or no usage by staff of existing IT infrastructure | Well-equipped at central level; incomplete infrastructure; equipment sharing may be common; satisfactory use of IT infrastructure by some staff | Hardware and software infrastructure accessible by staff; no sharing of equipment is necessary; accessibility for frontline program deliverers; high usage level of IT infrastructure by staff; contributes to increased efficiency | State-of-the-art fully networked computing hardware with comprehensive range of up-to-date software applications; all staff has individual computer access and e-mail; accessible by frontline service deliverers as well as entire staff; used regularly by staff; effective and essential in increasing staff efficiency. |
| <i>Basis of Evaluation and Validation</i> | <i>Observance of the usage of the available technology in the office as described in the criteria</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| MEMBER SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Website | No website | Basic Web site containing general information on current developments; site maintenance is a burden and performed only occasionally | Comprehensive web site containing basic information on organization as well as up-to-date latest developments; most information is organization-specific; easy to maintain and regularly maintained | Sophisticated comprehensive and interactive web site, regularly maintained and kept up to date on latest area and organization developments; praised for its user-friendliness and depth of information; includes links to related organizations and useful resources on topic or services |
| <i>Basis of Evaluation and Validation</i> | <i>Review of the existing website, if any</i> | | | |
| Databases and management reporting systems | No systems for tracking membership information; staff; services outcomes; and financial information | Data bases and management reporting systems exist only in few areas; system perform only basic features, are awkward to use or are used only occasionally by staff | Data base and management reporting system exist in all areas for tracking members, staff; service outcomes; and financial information; commonly used and help increase information sharing and efficiency | Sophisticated comprehensive electronic database and management reporting system exists for tracking members, staff, service outcomes, and financial information; widely used and essential in increasing information sharing and efficiency. |
| <i>Basis of Evaluation and Validation</i> | <i>Observance of the data base</i> | | | |

3. INTERNAL BUSINESS PERSPECTIVE

IBP 1. Operational Efficiency

| OPERATIONAL EFFICIENCY | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Comprehensive Operational Manual | Partly guided by some policies but not enough to give operational decision; decisions are based on board resolutions; practices on some areas are not written in the form of policies | Operation is mostly guided by operational policies on some of the areas e.g organization, finance, credit management, human resources, risk, governance, planning, products and services; not reviewed and updated on a regular basis | Operation is guided by a set of comprehensive operational manual reviewed as the need arises on all of the following areas: organization, finance, credit management, human resources, risk, governance, planning, products and services | Operation is guided by a set of comprehensive operational manual reviewed and updated once a year on all of the areas of organization, finance, credit management, human resources, risk, governance, planning, products and services |
| <i>Basis of Evaluation and Validation</i> | 1. Comprehensive codified operational manual (this must be updated regularly) 2. Risk management 3. Governance checklist 4. planning toolkit | | | |

ACCESS BRANDING ASSESSMENT TOOL

| OPERATIONAL EFFICIENCY | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Procedures Manual | Management is not guided by the manual of procedures in the day-to-day operation; | <ul style="list-style-type: none"> Limited written procedures on some areas e.g. organization, finance, credit management, human resources, governance, planning, products and services guide management in the day to day operation; The written procedures not reviewed and updated annually | Management is guided by a set of comprehensive manual of procedures reviewed and updated as the need arises on all of the following areas: organization, finance, credit management, human resources, governance, risk, planning, products and services | Management is guided by a set of comprehensive manual of procedures reviewed and updated annually on the areas of organization, finance, credit management, human resources, governance, risk, planning, products and services |
| <i>Basis of Evaluation and Validation</i> | <i>Comprehensive procedures manual developed and consistently followed by the management</i> | | | |
| Staff Productivity | Member to staff ratio is below 200 | Member to staff ratio is 200-349 | Member to staff ratio is 350-500 | Member to staff ratio is more than 500 |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Computation of the ratio of staff with the total membership of the credit union</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| OPERATIONAL EFFICIENCY | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Error Management | No system in place <div></div> | Irregular follow-up of mistakes <div></div> | System in place and operating <div></div> | System in place, operating, regular evaluation and review of the system <div></div> |
| <i>Basis of Evaluation and Validation</i> | 1. Review of the Error Management System 2. Error management policy | | | |
| Service Delivery to Members – Loans | Not adhering to the loan assessment and approval process in place <div></div> | inconsistent application of loan policy and delayed turnaround of loan applications <div></div> | Consistent application of loan policy and demonstrated efficient turnaround of loan applications <div></div> | Consistent application of loan policy and demonstrated efficient turnaround of loan applications and regularly reviewed <div></div> |
| <i>Basis of Evaluation and Validation</i> | 1. Evaluation of the application of the loan policy and turnaround of loan applications 2. Declared turnaround of loan applications 3. Loan systems and procedures | | | |
| Service Delivery to Members – Deposits | No financial counseling provided <div></div> | Financial counseling provided but it is not institutionalized <div></div> | Nominated staff person responsible for financial counseling of members <div></div> | More than one staff person trained and available for financial counseling of members <div></div> |
| <i>Basis of Evaluation and Validation</i> | Job description of the front liners; whether financial counseling task is assigned to them | | | |

ACCESS BRANDING ASSESSMENT TOOL

| OPERATIONAL EFFICIENCY | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Service Delivery to Members – Withdrawal | Inflexible and conservative cash handling procedures that do not meet the withdrawal needs of members <div></div> | Flexible cash handling procedures that meet the withdrawal needs of members but exposing the credit union to risk <div></div> | Environmental, physical, liquidity and risk factors managed to allow over the counter withdrawals on request <div></div> | Meeting the withdrawal needs of members on time and without restriction <div></div> |
| <i>Basis of Evaluation and Validation</i> | <i>Observation: servicing members' withdrawals based on the criteria described</i> | | | |
| Utilization of Office Machines & Equipment | Staff not capable of using limited range of equipment available to them <div></div> | Limited capacity of staff to use equipment available to them <div></div> | Staff capable of full use of the full range of equipment available to them <div></div> | Staff capable of full use of the full range of equipment available to them and skills enhancement program <div></div> |
| <i>Basis of Evaluation and Validation</i> | <i>Observation of the usage of the office equipment by staff i.e. use of computer – is it for typing purpose only</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| OPERATIONAL EFFICIENCY | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Internal Communication Efficiency | No written policies and procedures governing communication with stakeholders | Limited policies and procedures in place governing communication with stakeholders: <ul style="list-style-type: none"> ▪ Annual report sent to members prior to AGM | Evidence of policies and procedures to deliver a comprehensive communication package to members including: <ul style="list-style-type: none"> ▪ Regular newsletter to members ▪ Guidelines for efficient telephone use including response time ▪ Guidelines for response letters and e-mails ▪ Staff training for front liners ▪ Regular staff communication i.e. meeting, staff bulletin board | Comprehensive evidence of policies and procedures to deliver a best practice communication package to members including: <ul style="list-style-type: none"> ▪ Regular newsletter to members ▪ Guidelines for efficient telephone use including response time ▪ Guidelines for response letters and e-mails ▪ Staff training for front liners ▪ Regular staff communication i.e. meeting, staff bulletin board ▪ Others |
| <i>Basis of Evaluation and Validation</i> | <i>Review of the comprehensive policy and procedures on internal communication consistently followed</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

IBP 2. COMPETITIVE POSITION

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Strategic Direction | | | | |
| Clarity of Vision | The Board/Committees and Staff have no vision for the future of the credit union | <ul style="list-style-type: none"> Limited understanding of the credit union's vision by Board and staff; There maybe a written vision but seldom translated into action. | <ul style="list-style-type: none"> Clear and specific understanding of the credit union's desired future; There is a written vision and translated into action. | <ul style="list-style-type: none"> Clear, specific and confident understanding of the credit union's desired future; There is a written vision & consistently translated into action. Demonstrated commitment from Board & staff to achieve the vision |
| <i>Basis of Evaluation and Validation</i> | <i>Written vision statement</i> <i>Review of the planning document where vision is always referred to as the direction</i> | | <i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union's vision</i> | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Boldness of Vision | No clear vision articulated | The written vision sets the stage for where the credit union wants to go, but it is not convincing, inspiring and in response to the current market challenges. | <ul style="list-style-type: none"> ▪ The written vision is clear, convincing and inspiring the people running the credit union; ▪ the vision sets the stage for where the credit union wants to go; ▪ the vision is in response to the current market challenges. | <ul style="list-style-type: none"> ▪ The written vision is clear, convincing and inspiring; ▪ it sets the stage for where the credit union wants to go in terms of its performance criteria, standards, basic organizational values and best practice, ▪ it is in response to the current market challenges |
| <i>Basis of Evaluation and Validation</i> | <i>Assessment of the Vision Statement of the credit union</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Well-Defined Mission | <ul style="list-style-type: none"> ▪ No clear and defined purpose of the credit union existence. ▪ The mission statement may be written but not referred to; ▪ known by very few people in the organization | <ul style="list-style-type: none"> ▪ The written mission lacks clarity and does not defines the reason for existence of the credit union; ▪ known to only few; ▪ seldom referred to as the basis of developing services to members. | <ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the credit union; ▪ it has clarity; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. | <ul style="list-style-type: none"> ▪ The written mission is clear and defines the reason for existence that reflects the values and purpose of the credit union; ▪ it has clarity, compelling and describes enduring reality; ▪ known by all; ▪ Consistently referred to as the basis of developing services to members. ▪ Communicated in marketing and promotion activities |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. <i>Written mission statement</i> 2. <i>Review of the planning document where mission is always referred to</i> 3. <i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union's mission</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Core Values | Not written and not clear. | <ul style="list-style-type: none"> ▪ Written core values but seldom referred to; ▪ known by few; ▪ it answers some of the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our cultural and leadership style?</i> | <ul style="list-style-type: none"> ▪ Written, clear and compelling core values defined and referred to frequently; ▪ known by many; ▪ it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers some of the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style?</i> | <ul style="list-style-type: none"> ▪ Written, Clear and compelling core values defined and referred to consistently; ▪ known by all; it functions as a foundation that gives direction and support to people at work. ▪ The core values are inner values that determine where people in the credit union stand. It answers the questions: <i>Which values are precious to us? What do we stand for? How do we treat each other and do we work together? How do we treat members? How do we think of ourselves? What are the characteristics of our culture and leadership style?</i> ▪ Values reflected in development of products and services |
| <i>Basis of Evaluation and Validation</i> | <i>Written values statement</i> <i>Review of the planning document and marketing materials where core values are referred to</i> | | <i>Interview with the directors, staff (executive and administrative level) on their knowledge of the credit union's core values</i> | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Overarching Goals | <ul style="list-style-type: none"> ▪ Credit union has no concrete goals | <ul style="list-style-type: none"> ▪ Limited goals exist but they lack boldness and some of the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound) | <ul style="list-style-type: none"> ▪ The vision is translated into action goals ▪ it has the elements of SMART (Stretching, Measurable, Attainable, Related to Members and Time Bound); ▪ Known by many within the credit union; ▪ Consistently monitored and reviewed. | <ul style="list-style-type: none"> ▪ the vision is translated into action goals, ▪ has the elements of SMART (Stretching, Measurable, Attainable, Related to Members & Time Bound); ▪ broadly known; ▪ Closely monitored and reviewed with set of indicators. ▪ Goals reflected by innovative services and products |
| <i>Basis of Evaluation and Validation</i> | <i>Written goals in the planning document</i> <i>Progress report of the plan where achievements are assessed based on the goals set</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Strategic Objectives | <ul style="list-style-type: none"> ▪ Strategy is nonexistent; unclear, or disorganized and exaggerated; ▪ the strategy has no consistency with the vision and goals | <ul style="list-style-type: none"> ▪ Strategy is existent but is not clearly linked to mission, vision, and overarching goals, or lacks coherence; ▪ or is not easily actionable; it is routine; ▪ it is not innovative; ▪ is not broadly known and has limited influence over the day-to-day behavior | <ul style="list-style-type: none"> ▪ Strategy is existent, clearly linked to mission, vision, and overarching goals, ▪ coherent; ▪ easily actionable; ▪ it is not routine; it is innovative; ▪ it is mostly known and the day-to-day behavior is driven by it | <ul style="list-style-type: none"> ▪ Has clear, coherent medium to long term strategy that is linked to mission, vision, and overarching goals, easily actionable; ▪ it is not routine; ▪ it is innovative; ▪ it is broadly known and has influence over the day-to-day behavior |
| <i>Basis of Evaluation and Validation</i> | <i>Assessment of the strategies in the planning document</i> <i>Assessment of its implementation</i> <i>(note: plans might be written nicely but not implemented and reviewed)</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Annual Business Plan | Credit union has no annual business plan | <ul style="list-style-type: none"> ▪ Annual Business plan is existent but not clear; ▪ not linked to vision, mission, goals and strategy; ▪ may change from year to year; ▪ targets are ignored or not known by staff; lack milestones; ▪ mostly focused on inputs not the assessment of outputs | <ul style="list-style-type: none"> ▪ Annual Business plan is linked to vision, mission, goals and strategy; ▪ focused on inputs and outputs; ▪ multi-year targets including milestones; ▪ targets are known and adopted by all staff who use them to guide their work | <ul style="list-style-type: none"> ▪ Includes a set of quantified, genuinely demanding performance targets in all areas and tightly linked to vision, mission, goals & strategy; ▪ focused on inputs and outputs; ▪ multi-year targets; ▪ have annual milestones; ▪ targets are known and consistently adopted by staff who diligently achieve them |
| <i>Basis of Evaluation and Validation</i> | <i>Assessment of the business plan and its implementation results</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Image Building | | | | |
| Sales Culture | The credit union makes no use of PR/marketing skills and expertise | <ul style="list-style-type: none"> The credit union takes limited opportunities to engage in PR/marketing as they arise; some PR/marketing skills and experience within staff or via external assistance | <ul style="list-style-type: none"> The credit union considers PR/marketing to be an essential tool, and actively seeks opportunities to engage in these activities; critical mass or internal expertise and experience in PR/Marketing or access to relevant external assistance | <ul style="list-style-type: none"> The credit union is fully aware of the power of PR/marketing and continually engages them; broad pool of PR/marketing expertise within the credit union or efficient use of external, sustainable, highly qualified resources |
| <i>Basis of Evaluation and Validation</i> | <i>PR/Marketing Expertise as part of the management of the credit union</i> <i>Job Description of the PR/marketing person</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Involvement in the Local Community | <ul style="list-style-type: none"> ▪ The credit union's presence either is not recognized or generally not regarded as positive; ▪ few members of the local community beneficially involved | <ul style="list-style-type: none"> ▪ The credit union's presence is somewhat recognized or generally regarded as positive; ▪ some members of the local community beneficially engaged with the credit union | <ul style="list-style-type: none"> ▪ The credit union is reasonably well-known within the community and perceived as open and responsive to community needs; with at least 2 two community programs per year ▪ members of larger community; including a few prominent ones are constructively involved | <ul style="list-style-type: none"> ▪ The credit union is widely known within the larger community, and perceived as actively engaged with and extremely responsive to it; with more than two community programs per year ▪ many members of the larger community are actively and constructively involved |
| <i>Basis of Evaluation and Validation</i> | <i>Documentation of programs organized by the credit union with community involvement Assessment of its impact</i> | | <i>An interview with members should be carried out to assess the impact</i> | |
| Partnerships and Alliances | Credit union has no partnership and alliances | Early stages of building relationships and collaborating with other for-profit, non-profit or public sector | Effectively built and leveraged key relationships with for-profit, non-profit or public sector; relationships are stable and have benefit for the credit union | Built, leveraged, and maintained strong, high-impact relationships with for-profit, non-profit or public sector; relationships deeply anchored in stable, long-term, mutually beneficial collaboration |
| <i>Basis of Evaluation and Validation</i> | <i>Documentation and evidence of partnership i.e. Memorandum of Understanding</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|--|---|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Relationship with the National Federation | Not a member or either a member but not actively involved; not attending meetings; not patronizing the services of the federation | A member of the federation with limited engagement; rarely attending meetings and patronizing services; not updated in the required savings, shares and loan repayment | A member of the federation; actively participating in meetings; patronizing the services; updated in the required savings, shares and loan repayment, following the standards promoted by national federation e.g. one logo, one vision, prudential standards, products etc. | <ul style="list-style-type: none"> ▪ A member of the federation; ▪ actively attending and contributing to the meetings; ▪ consistently patronizing and promoting the services; ▪ Consistently following the standards promoted by national federation e.g. one logo, one vision, prudential standards, products etc. ▪ updated in the required savings, shares and loan repayment ▪ consistently supports and contributes to governance of the national federation |
| <i>Basis of Evaluation and Validation</i> | <i>Review of the relationship with the national federation based on the criteria</i> <i>Interview with the national federation</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|--|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Market Penetration | | | | |
| Members of the community using the services of the credit union | Less than 10% of the working population are members of the credit union | 10-19% of the working population are members of the credit union | 20-30% of the working population are members of the credit union | More than 30% of the working population are members of the credit union |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Data on the population in the area of operation</i> <i>List of members in good standing</i> | | | |
| Member Segmentation -according to age | Concentrated on 3 of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 | Concentrated on 4 of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 | Spread over all of the following age segment: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 | Spread over all of the following age segment, but with majority concentration in 26-45, the most productive group for financial service benefit to credit union: <ul style="list-style-type: none"> • 1-10 • 11-18 • 19-25 • 26-45 • 46-60 • over 60 |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Market segmentation information</i> <i>Member classification according to age</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Diversity of Membership | Concentrated on 3 of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. Ethnic groups | Concentrated on 4 of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups | Spread over all of the following segment: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups | Spread over all of the following segment and with concentration on segment 5-8: 1. Professional/Technical 2. Upper Management/Executive 3. Middle Management 4. Sales/Marketing 5. Clerical/Service Worker 6. Tradesman/Machine Operator/Laborer 7. Small Entrepreneurs 8. Unemployed 9. ethnic groups |
| <i>Basis of Evaluation and Validation</i> | <i>Member classification according to occupational segmentation</i> | | | |
| Gender Balance | Not balance 70:30% (Male:Female) | 60:40% (Male:Female) | Strike balance on gender of between 40-50 (Male:Female) | Strike a balance on gender of 50:50 (Male:Female) |
| <i>Basis of Evaluation and Validation</i> | <i>Member classification according to gender</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| COMPETITIVE POSITION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Regulatory Compliance | | | | |
| Management of Regulatory Obligations | Failing to achieve even minimal compliance with prudential requirements | Limited compliance with prudential requirements set by the regulatory agency for credit unions 1. Submission of Annual Financial Statements 2. Annual Audit | Following all of the requirements set by the regulatory agency for credit unions on a timely manner. | Following all of the requirements set by the regulatory agency for credit unions on a timely manner and promoted by the regulator as a model credit union |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Check the Legal Survival Kit of the Credit Union Cooperative Law and regulation issued by the Cooperative Department</i> | | <i>Regulation of the Bureau of Internal Revenue</i> | |
| Statutory commitment | Non-compliance with the statutory requirements | Limited compliance with the statutory requirements | Full compliance with the statutory requirements | Full compliance with the statutory requirements and promoted by the regulator as a model credit union |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Check the Legal Survival Kit of the Credit Union Cooperative Law and regulation issued by the Cooperative Department</i> | | <i>Regulation of the Bureau of Internal Revenue Local permits</i> | |

3. LEARNING AND GROWTH PERSPECTIVE

LG 1: Leadership-Knowledgeable and Involved Board of Directors

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Prime Decision Center | <ul style="list-style-type: none"> No policy manual No strategic plan | <ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Incomplete policy manual Strategic plan developed but not translated into operation | <ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Comprehensive policies in place and reviewed annually; Strategic plan fully developed with action plan and follow-up through monitoring at monthly meetings | In consultation with the management, <ul style="list-style-type: none"> The Board has ultimate authority and responsibility for the management; Comprehensive policies in place and reviewed annually; Strategic plan fully developed with action plan and follow-up through monitoring at monthly meetings Board meetings regularly review external operating environment and response in timely fashion to changing circumstances |
| <i>Basis of Evaluation and Validation</i> | <i>Comprehensive policies Strategic plan and progress report on the strategic plan Updated SWOT Analysis</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Advisory | <ul style="list-style-type: none"> ▪ The Board does not act in an advisory capacity for management, sub-committees and membership; ▪ does not advice members of the need for changes in lending policies, bylaws and even market strategies; ▪ does not act as advisory group to others, does not review decisions or actions they have taken. | <ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ lack in giving advice to members of the need for changes in lending policies, bylaws and even market strategies; ▪ lack the reviewing of decisions or actions they have taken. | <ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ advice members of the need for changes in lending policies, bylaws and even market strategies; ▪ act as advisory group to others, reviewing decisions or actions they have taken. | <ul style="list-style-type: none"> ▪ The Board acts in an advisory capacity for management, sub-committees and membership; ▪ consistently advise members of the need for changes in lending policies, bylaws and even market strategies; ▪ act as advisory group to others, consistently reviewing decisions or actions they have taken; |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Minutes of the meeting of the Board 2. Minutes of the meeting of the Committee 3. Report of the Committee to the Board 4. Minutes of the General Meeting | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Perpetuating | <ul style="list-style-type: none"> ▪ Does not ensure the members of the Board and sub-committees are competent and understand their roles and responsibilities; ▪ the Board does not encourage training and development of all officers to ensure their effectiveness; ▪ less than 50% of the Board and committees do not attend competency training (CUDCC) | <ul style="list-style-type: none"> ▪ Board and sub-committees have limited understanding of/and competence in performing their roles and responsibilities; ▪ Limited training and development of all officers to ensure their effectiveness; ▪ 50-79% of the Board and committees have completed competency course program (CUDCC) | <ul style="list-style-type: none"> ▪ Provide for the continuity of credit union by ensuring the members of the Board and sub-committees are competent and understand their roles and responsibilities; ▪ the Board requires training and development of all officers to ensure their effectiveness; ▪ 80% or more of the Board and committees have completed competency course program (CUDCC) | <ul style="list-style-type: none"> ▪ Provide for the continuity of credit union by ensuring the members of the Board and sub-committees are competent and understand their roles and responsibilities; ▪ Continuous professional training is a must for all officers to ensure their effectiveness; ▪ 100% the Board and committees have completed competency course program (CUDCC) |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. <i>Performance Evaluation of the Committees and Board</i> 2. <i>Training programs attended by the committees</i> 3. <i>Training for Board of Directors – CUDCC</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Trustee Function | <ul style="list-style-type: none"> ▪ The Board pursue individual interest at expense of members (related party interest) ▪ does not monitor or review loan portfolio ▪ no risk management policy in place ▪ loan delinquency is more than 10% of the loan portfolio | <ul style="list-style-type: none"> ▪ The Board represents the member shareholders but occasionally pursues individual interest ▪ irregular monitoring and reviewing of loan portfolio and investments ▪ limited risk management policy in place ▪ loan delinquency is 6-10% of the loan portfolio | <ul style="list-style-type: none"> ▪ The Board consistently puts the needs of members first ▪ Consistently supervising and monitoring the loan portfolio, ▪ Maintains policies with special emphasis on limiting/controlling undue risk exposure ▪ loan delinquency is 3-5% of the loan portfolio | <ul style="list-style-type: none"> ▪ The Board consistently puts the needs of members first ▪ Consistently supervising and monitoring the loan portfolio, ▪ Maintains policies with special emphasis on limiting/controlling undue risk exposure ▪ Constantly strives to achieve best practice in performance of trustee function ▪ loan delinquency is 2% and below of the loan portfolio |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Review of the Board Papers at the Board meeting (what information are provided to the board) 2. Risk Management policy of the credit union 3. PEARLS rating as part of the reporting to the Board 4. Assess the action taken by the Board on the issues highlighted by the PEARLS 5. Review of the minutes of the meeting | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Symbolic | <ul style="list-style-type: none"> ▪ Below 50% of the Board are good borrowers, savers; majority are delinquent borrowers. ▪ the board self interest prevails than their functions; ▪ does not perform their functions professionally and with integrity; ▪ The Board is not a symbol of strength and leadership in the credit union and community | <ul style="list-style-type: none"> ▪ The Board is fair in the leadership and strength portrayed in the credit union and community; ▪ performs their functions with a degree of professionalism and integrity but still unable to balance self interest against board functions; ▪ 75% of the Board are good borrowers, savers and not delinquent. | <ol style="list-style-type: none"> 1. The Board is considered as a symbol of strength and leadership in the credit union and community; 2. Perform their functions with professionalism and integrity and moral values; 3. Borrowing Boards are not delinquent and good savers. | <ol style="list-style-type: none"> 4. The Board is considered as a symbol of strength and leadership in the credit union and community; 5. perform their functions with high degree of professionalism and integrity and high moral values; 6. Borrowing Boards & their related parties are not delinquent and good savers. and related parties are good borrowers, savers and not delinquent. 7. Constantly striving for best practice as cooperative leaders |
| <i>Basis of Evaluation and Validation</i> | <ol style="list-style-type: none"> 1. Examination of the Board's accounts and their related parties such as spouse, children, parents, bothers, sisters, relatives and friends 2. Random interview of members can be made | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Composition and Commitment | <ul style="list-style-type: none"> ▪ Membership with limited diversity of fields of practice and expertise; ▪ drawn from a narrow spectrum of membership; ▪ limited or no relevant experience; ▪ low commitment to organization's success, vision, mission, meetings infrequent and/or low attendance | <ul style="list-style-type: none"> ▪ Some diversity in fields of practice; ▪ membership represents a few different segments; ▪ moderate commitment to organization's success, vision, mission, and behavior to suit; ▪ regular, purposeful meetings with overall good attendance | <ul style="list-style-type: none"> ▪ Good diversity in fields of practice and expertise; ▪ membership represents most segments; ▪ good commitment to organization's success, vision, mission, and behavior suit; ▪ regular, purposeful meetings are well-planned and attendance is consistently good | <ul style="list-style-type: none"> 3. Membership with broad variety of fields of practice and expertise, and drawn from the full spectrum of market segments; 4. includes functional program content-related expertise; 5. high willingness and proven track record of investing in learning about the credit union and addressing its issues; 6. outstanding commitment to the credit union's success, mission, vision; 7. meet in person regularly, good attendance, frequent meetings |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Board qualifications— diversity of knowledge is important. In this case, Board bio data and write up of credit union involvement and achievement would be evaluated</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Guiding and coaching | Board does not coach, help, inspire, motivate and stimulate, is not action-oriented, and does not evaluate management & members | Limited Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, but does not evaluate management & members | Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and evaluate processes based on performance measures | Board that coaches, helps, inspires, motivates and stimulates, is action-oriented, and consistently evaluate processes based on best practice performance measures |
| <i>Basis of Evaluation and Validation</i> | <i>Interview with the CEO and Sub-committees</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| LEADERSHIP | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Governance | <ul style="list-style-type: none"> ▪ Roles of Board and Manager are not clearly defined ▪ Board interferes in management function ▪ Board does not scrutinize budgets or audits, does not set performance targets and hold CEO accountable or does not operate according to formal procedures; executive, treasury and board functions unclear ▪ Size of the board reflects individual interest | <ul style="list-style-type: none"> ▪ Limited definition of different roles of board and managers; ▪ board not functioning according to bylaws; ▪ limited budget reviews, occasionally sets organizational direction and targets and does not monitor potential conflicts of interest, scrutinize auditors, or reviews regulatory compliance ▪ Limited attempts to control size of board ; does not regularly review CEO performance and not prepared to hire or fire CEO | <ul style="list-style-type: none"> ▪ Roles of board and managers are clearly defined and each party performs own role without interference; ▪ board reviews budgets, audits, regulatory compliance; ▪ size of board set for maximum effectiveness with rigorous nomination process; ▪ board co-defines performance targets and actively encourages CEO to meet targets; ▪ annual review of the CEO's performance | <ul style="list-style-type: none"> ▪ Board and manager exhibit high degree of teamwork and combine well together from clear roles; ▪ board fully understands and fulfills fiduciary duties; ▪ size of board set for maximum effectiveness with rigorous nomination process; ▪ board actively defines performance targets and holds CEO accountable; ▪ board empowered and prepared to hire or fire CEO if necessary |
| <i>Basis of Evaluation and Validation</i> | <div> <i>Interview with the CEO and Sub-committees</i> <i>Comprehensive policy and procedures</i> <i>CEO job description</i> </div> <div> <i>CEO terms and reference</i> <i>Board nomination process</i> <i>Board size</i> </div> | | | |

LG 2: Employee Satisfaction

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Administration | | | | |
| Job Designs | <ul style="list-style-type: none"> unclear roles and responsibilities with many overlaps; job descriptions do not exist | <ul style="list-style-type: none"> Position exist for most key roles, with a few still missing; most key positions are well-defined and have job descriptions that are static some unclear accountabilities or overlap in roles and responsibilities; | <ul style="list-style-type: none"> All roles have associated positions; individuals have well-defined roles with clear activities and reporting relationships and minimal overlaps; job descriptions are continuously being redefined to allow for organizational development and individuals' growth within the job | <ul style="list-style-type: none"> All roles have associated dedicated positions; all employees have clearly define core roles which must be achieved and an area of discretion where they can show initiative and try to make a difference; core roles are defined in terms of end-products and services rather than activities; individuals have the ability to define their own activities and are empowered to continuously reexamine their jobs |
| <i>Basis of Evaluation and Validation</i> | <i>Management Structure and Job Descriptions</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Recruitment and Selection | <p>No recruitment policy, no guidelines for making sound decisions on hiring; hiring decision is also politicized</p> | <ul style="list-style-type: none"> ▪ Inadequate recruitment policy is in place ▪ the hiring supervisors have little knowledge on the basic legal rules, ▪ does not have guidelines for making sound hiring decisions; ▪ does not anticipate future needs in hiring employees | <ul style="list-style-type: none"> ▪ Recruitment policy is in place to enable draw a stronger pool of candidates to choose from, ▪ the hiring supervisors sufficient knowledge on the basic legal rules, ▪ have guidelines for making sound hiring decisions; ▪ anticipate future needs in hiring employees | <ul style="list-style-type: none"> ▪ Clear recruitment policy enabling to draw a stronger pool of candidates to choose from, ▪ the hiring supervisors have excellent knowledge on basic legal rules, ▪ have consistent guidelines for making sound hiring decisions; ▪ always anticipate future needs in hiring ▪ constantly striving for best practice in HRD |
| <i>Basis of Evaluation and Validation</i> | <i>Employee policy and processes</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Compensation | No compensation program is in place | Limited compensation program is in place with no provision for regular reviews of salary levels as well as benefits costs. | <ul style="list-style-type: none"> Well defined compensation program that combines salaries and benefits as part of the big picture is in place; reviews salary levels as well as benefits costs. Following the minimum industry standards | <ul style="list-style-type: none"> Well defined and competitive compensation program that combines salaries & benefits as part of the big picture is in place; Regularly reviews salary levels as well as benefits costs consistently applying the industry standards Constantly striving to attract and maintain high quality staff |
| <i>Basis of Evaluation and Validation</i> | <i>Objective comparison of compensation package with other credit unions or parallel business organizations</i> | | | |
| Staffing Levels | <ul style="list-style-type: none"> Real staffing level needs unknown High turnover Many positions unfilled | <ul style="list-style-type: none"> Limited understanding of real staffing needs Critical positions unfilled Medium level turnover | <ul style="list-style-type: none"> Staffing level accurately reflect organizational need; Positions are all staffed; low turnover | <ul style="list-style-type: none"> Staffing level accurately reflect organizational need; Positions are all staffed; low turnover Constantly striving to attract and maintain high quality staff |
| <i>Basis of Evaluation and Validation</i> | <i>Record of staff resignation for the last 5 years</i> <i>Recruitment process</i> <i>Management structure</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|--|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Performance Management | | | | |
| Performance Objectives | No performance management process in place | Limited performance management undertaken with no clear linkage to recognition and reward of effort | <ul style="list-style-type: none"> ▪ Comprehensive performance management process in place ▪ The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance-related guidance to meet employees need | Best practice performance management process in place. |
| <i>Basis of Evaluation and Validation</i> | <i>Performance evaluation system</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|--|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Appraisal Standards | No appraisal standards process in place | Limited appraisal standards undertaken with no clear linkage to recognition and reward of effort | <ul style="list-style-type: none"> ▪ Comprehensive appraisal standards process in place ▪ The objective is clear as to help employees perform at the best of their ability by providing feedback, recognition of effort and performance-related guidance to meet employees need | Best practice appraisal standards process in place. |
| <i>Basis of Evaluation and Validation</i> | <i>Performance evaluation system</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|--|--|--|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Performance as Shared Values | <ul style="list-style-type: none"> Employees are hired, rewarded and promoted for executing a set of tasks/duties or for no clear reason, rather than for their impact; decisions are mostly made on “gut feeling” | <ul style="list-style-type: none"> Performance contribution is occasionally used and may be one of many criteria for hiring, rewarding and promoting employees; performance data is used to make decisions | <ul style="list-style-type: none"> Employee contribution to social, financial and organizational impact is typically considered as a preeminent criterion in making hiring, rewards and promotion decisions; important decisions about the organization are embedded in comprehensive performance thinking | <ul style="list-style-type: none"> All employees are systematically hired, rewarded and promoted for their collective contribution to social, financial and organizational impact; day-to-day processes and decision making are embedded in comprehensive performance thinking; Performance is constantly referred to |
| | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <i>Basis of Evaluation and Validation</i> | <i>Performance evaluation system</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|--|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Team Capabilities | <ul style="list-style-type: none"> ▪ Employees drawn from a narrow range of backgrounds and experiences; ▪ interest and abilities limited to present job; little ability to solve problems as they arise; ▪ dependent from the CEO | <ul style="list-style-type: none"> ▪ Some variety of staff backgrounds and experiences; ▪ good capabilities including some ability to solve problems as they arise; ▪ many interested in work beyond their current jobs and in the success of the organization's mission | <ul style="list-style-type: none"> ▪ Staff drawn from diverse background and experiences and bring broad range of skills; ▪ highly capable and committed to mission and strategy; ▪ eager to learn and develop and assume increased responsibility | <ul style="list-style-type: none"> ▪ Staff drawn from extraordinarily diverse backgrounds and experiences, and bring broad range of skills; ▪ highly capable in multiple roles, committed both to mission, strategy and continuous learning; ▪ eager and able to take on special projects and collaborate across divisional lines; ▪ Staff are source of ideas and momentum for improvement and innovation |
| <i>Basis of Evaluation and Validation</i> | <i>Objective interview of the staff – How are they satisfied on the teamwork in the credit union</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|---|---|---|---|---|
| | <i>Consistently does not meet the desired levels of performance in this area.</i> | <i>Does not meet the desired levels of performance, but Fair on the quality</i> | <i>Meet the desired levels of performance, seldom do not meet them and frequently exceed them.</i> | <i>Consistently exceed the desired levels of performance.</i> |
| Knowledge Management | | | | |
| Career Path | Unclear Job appraisal system and competence development for employees; do not care of the personal ambition of staff | Job appraisal and competence development are distinct and seldom linked to the personal ambition of employees and the shared ambition of the credit union | Job appraisal and competence development are linked to the personal ambition of employees and the shared ambition of the credit union | 1. Job appraisal and competence development are clearly linked to the personal ambition of employees and the shared ambition of the credit union 2. Credit union actively striving to provide a 'career not a job' working environment |
| <i>Basis of Evaluation and Validation</i> | 1. <i>Objective interview of the staff – How are they satisfied on the job as linked to his/her career path</i> 2. <i>Review of the Performance Appraisal system</i> 3. <i>Staff meetings</i> | | | |

ACCESS BRANDING ASSESSMENT TOOL

| EMPLOYEE SATISFACTION | 1-Poor | 2-Fair | 3-Good | 4-Excellent |
|------------------------------------|--|---|--|--|
| | Consistently does not meet the desired levels of performance in this area. | Does not meet the desired levels of performance, but Fair on the quality | Meet the desired levels of performance, seldom do not meet them and frequently exceed them. | Consistently exceed the desired levels of performance. |
| Development program | No employee knowledge development program | Employee knowledge is developed from time to time but not on a regular basis, there is no written policy on staff development program | <ul style="list-style-type: none"> Employee knowledge is developed from time to time by means of training, coaching and talent development programs; there is a competence development policy, which includes internal and external training courses, working conferences, symposia and seminars | <ul style="list-style-type: none"> Employee knowledge is developed constantly and kept up-to-date by means of training, coaching and talent dev't. programs; there is a proactive competence development policy, which includes internal and external training courses, working conferences, symposia and seminars constantly striving to implement a best practice development program |
| Basis of Evaluation and Validation | Development program for the staff of the credit union | | | |

STEPS IN BUILDING ACCESS BRAND:

1. Set program goals and define what ACCESS branding is expected to do for the credit union over the next 1-3 years. Ideally, the credit union adopts ACCESS as its vision.
2. Assess your credit union's current financial viability, operational efficiency, competitive position, customer satisfaction, employee satisfaction and active & involved board.
3. Define or re-fine the current credit union strategic plan employing the criteria of ACCESS.
4. Define measurable organization's goals in conformity with the criteria of ACCESS and identify trail blazing strategies to achieve the goals.
5. Identify key product/programs and needs during the next three years that require new skills.
6. Update your credit union key competencies and support systems needed to meet the branding strategy.
7. Get the management team buy-in to the plan. Coordinate your efforts with all the members of the team. It is important that the volunteers and staff put their minds and hearts to the long-term direction of the credit union.
8. Show how branding will bring a credit union closer to "First Choice for Financial Services in our Community" status and increase applications, referrals and membership.
9. Benchmark and learn all you can from successful organization's branding within your movement.
10. Create a process to continually measure and evaluate the branding's effectiveness. Monitor its progress and improve it.

BRANDING SCORECARD

| | SCORE | WEIGHTED SCORE |
|--|--------------|---------------------------|
| 1. FINANCIAL PERSPECTIVE | | |
| Protection | | |
| 1.1. P1. Provisions for delinquent loans over 12 months | 4 | |
| 1.2. P1. Provisions for delinquent loans 1-12 months | 4 | |
| Effective Financial Structure | | |
| 1.3. E1. Net loans / total assets: Goal: Between 70 – 80% | 4 | |
| 1.4. E5. Savings deposits / total assets Goal: Between 70 – 80% | 4 | |
| 1.5. E6. External Borrowing to Total Assets – reducing to Zero | 4 | |
| 1.6. E9. Net institutional capital Goal: Minimum 10% | 4 | |
| Assets Quality | | |
| 1.7. A1. Total loan delinquency / total loan portfolio: equal or less than 5% | 4 | |
| 1.8. A2. Non-earning assets / total assets Goal: Less Than or Equal to 5% | 4 | |
| Rates on Return on Cost | | |
| 1.9. R7- Interest Cost on Share Capital to Average Shares Goal: Market Rate or >R5 | 4 | |
| 1.10. R9- Operating Expenses to Average Assets Goal: 5% | 4 | |
| Liquidity | | |
| 1.11. L1. Liquid investments (+) liquid assets (-) short-term payables /savings deposits Goal: Minimum 15% | 4 | |
| Signs of Growth | | |
| 1.12. S10. Growth in membership: Goal: > 12% | 4 | |
| 1.13. S11. Growth in total assets: Goal: Greater than the inflation rate | 4 | |
| Sub total | 52 | 40 |

| | SCORE | WEIGHTED SCORE |
|---|--------------|---------------------------|
| 2. CUSTOMER/MEMBER PERSPECTIVE | | |
| C1. Quality Products and Services | | |
| 2.1. Product and Service Objective | 4 | |
| 2.2. Product Presentation | 4 | |
| 2.3. Range of Financial Products | 4 | |
| 2.4. Brand Mind Set | 4 | |
| 2.5. Wealth Building Products | 4 | |
| 2.6. Capacity Based Lending | 4 | |
| 2.7. Access and Convenience | 4 | |
| 2.8. Price Value | 4 | |
| 2.9. Marketing and Promotions | 4 | |
| 2.10. Loyalty Incentives | 4 | |
| 2.11. Product Packaging | 4 | |
| C2. Member Satisfaction | | |
| Member-Customer Orientation | | |
| 2.12. Knowledge of Members | 4 | |
| 2.13. Building a Lasting Relationship with Members | 4 | |
| 2.14. Member Satisfaction Evaluation | 4 | |
| 2.15. Share of Wallet | 4 | |
| 2.16. Institutionalized Customer Care Excellence | 4 | |
| 2.17. Member Benefits | 4 | |
| 2.18. General Meetings | 4 | |
| 2.19. Member Participation | 4 | |
| 2.20. Use of Wealth building Products | 4 | |
| 2.21. Use of Loan Products | 4 | |
| 2.22. Understanding of responsibility as measured by delinquency | 4 | |
| Systems and Infrastructure for Excellent Services to Members | | |
| 2.23. Physical Infrastructure-Buildings and office space | 4 | |
| 2.24. Technological Infrastructure- telephone and fax | 4 | |
| 2.25. Computers, applications, network and e-mail | 4 | |
| 2.26. Website | 4 | |
| 2.27. Databases and management reporting systems | 4 | |
| Sub-Total | 108 | 20 |

ACCESS BRANDING ASSESSMENT TOOL

| | SCORE | WEIGHTED SCORE |
|---|------------|-------------------|
| 3. INTERNAL BUSINESS PROCESSES | | |
| IBP 1. Operational Efficiency | | |
| 3.1. Comprehensive Operational Manual | 4 | |
| 3.2. Procedures Manual | 4 | |
| 3.3. Staff Productivity | 4 | |
| 3.4. Error Management | 4 | |
| 3.5. Service Delivery to Members –Loans | 4 | |
| 3.6. Service Delivery to Members –Deposits | 4 | |
| 3.7. Service Delivery to Members –Withdrawal | 4 | |
| 3.8. Utilization of Office Machines & Equipment | 4 | |
| 3.9. Internal Communication Efficiency | 4 | |
| IBP 2. COMPETITIVE POSITION | | |
| Strategic Direction | 4 | |
| 3.10. Clarity of Vision | 4 | |
| 3.11. Boldness of Vision | 4 | |
| 3.12. Well-Defined Mission | 4 | |
| 3.13. Core Values | 4 | |
| 3.14. Overarching Goals | 4 | |
| 3.15. Strategic Objectives | 4 | |
| 3.16. Annual Business Plan | 4 | |
| Image Building | | |
| 3.17. Sales Culture | 4 | |
| 3.18. Involvement in the Local Community | 4 | |
| 3.19. Partnerships and Alliances | 4 | |
| 3.20. Relationship with the National Federation | 4 | |
| Market Penetration | | |
| 3.21. Members of the community using the services of the credit union | 4 | |
| 3.22. Member Segmentation-according to age | 4 | |
| 3.23. Diversity of Membership | 4 | |
| 3.24. Gender Balance | 4 | |
| Regulatory Compliance | | |
| 3.25. Management of Regulatory Obligations | 4 | |
| 3.26. Statutory commitment | 4 | |
| Sub-total | 108 | 20 |

ACCESS BRANDING ASSESSMENT TOOL

| | SCORE | WEIGHTED SCORE % |
|---|------------|---------------------|
| 4. LEARNING AND GROWTH PERSPECTIVE | | |
| LG 1: Leadership-Knowledgeable and Involved Board of Directors | | |
| 4.1. Prime Decision Center | 4 | |
| 4.2. Advisory | 4 | |
| 4.3. Perpetuating | 4 | |
| 4.4. Trustee Function | 4 | |
| 4.5. Symbolic | 4 | |
| 4.6. Composition and Commitment | 4 | |
| 4.7. Guiding and coaching | 4 | |
| 4.8. Governance | 4 | |
| 4.9. Performance Evaluation | 4 | |
| 4.10. Gender Equality in Leadership | 4 | |
| LG 2: Employee Satisfaction | | |
| Administration | | |
| 4.11. Job Designs | 4 | |
| 4.12. Recruitment and Selection | 4 | |
| 4.13. Compensation | 4 | |
| 4.14. Staffing Levels | 4 | |
| Performance Management | | |
| 4.15. Performance Objectives | 4 | |
| 4.16. Appraisal Standards | 4 | |
| 4.17. Performance as Shared Values | 4 | |
| 4.18. Team Capabilities | 4 | |
| Knowledge Management | | |
| 4.19. Career Path | 4 | |
| 4.20. Development program | 4 | |
| Sub-Total | 80 | 20 |
| Total Score Points | | |
| | 348 | 100 |

ACCESS Branding:

| Branding | SCORE | EQUIVALENT % <i>provided that there is no percentage lower than 50% in any perspective</i> |
|----------|-----------|---|
| Bronze | 208-242 | 60-70% |
| Silver | 243-278 | 71-80% |
| Gold | 279-313 | 81-90% |
| Platinum | Above 313 | above 90% |

BRANDING PROCEDURES:

Where can copies of the standards?

ACCESS Brand Self-Assessment Tool can be purchased from the national federation of credit unions, or from ACCU itself. ACCU authorizes its member organizations to translate the tool in local language. The starting point for an interpretation should be with the national federation of credit unions.

Where should an organization go if it needs?

ACCU will provide support its member organizations to build capacity in assisting credit unions in achieving the standards. Thus, credit unions wanting to achieve ACCESS or use ACCESS tool for diagnosis should approach their respective national federations. ACCU will work with member organizations to establish a Working Group to provide consultation and technical assistance to obtain world-class standard of ACCESS.

What benefits are implementing ACCESS?

ACCESS brings quality management system that leads to excellence in service and financial soundness. By acquiring the brand, the credit union gains better reputation and trust from its members and public. The following are some of the specific benefits:

A) Member and users will benefit by receiving the products that are:

In many of the Asian countries, loans are given to members for traditional purposes. The products and services of credit unions usually do not meet the expressed or future financial needs of members. In ACCESS, credit unions are expected to place high priority in addressing members' needs through a systematic and consistent market study. Market survey will help credit unions diversify or innovate their loan and savings products. Credit unions can create differentiation of its services by capitalizing its competitive advantage as solution to members' financial needs. Consequently, this will help maximize profits of members and ultimately of credit unions. ACCESS will set model products and services best suited for individual credit union.

- Best products and services
- Better image in marketplace
- Dependable and reliable
- Available when needed
- Sustainable

B) Stakeholders in the credit unions will benefit by:

ACCESS in itself is a tool for SWOT analysis. Credit unions would understand its 'Strengths, Weaknesses, Opportunities and Threats' by just truthful assessment using the diagnostic tool.

Loans and savings products, though the core business of the credit union, is just merely a tool to help members help themselves. The most important role of the credit union is to help members manage and build their wealth to gain financial independence.

In this regard, credit unions will be trained on wealth management advising for members, the most important competence credit union staff and directors must acquire. This will ensure members are achieving their financial goals not just simply taking loans without long-term sustainability goal. On the translation of the credit union mission, ACCESS is seen to bring, among others the following impact on members:

- Improved morale
- Improved stability of employment
- Increase members' wealth
- Members engage in viable business enterprise
- Improve living standards of members

What is the role of the National Federation of Credit Unions?

ACCU's ACCESS aims at guaranteeing the effectiveness and efficiency of Credit Union. However, if any credit union has not reached the standard described by ACCESS, the technical department of the National federation of credit unions would provide the best service to obtain ACCESS within two the three years. All the services provided will be on fee basis.

The National Federation would establish high-level committee consisted of Credit union leaders, professional and regulators. The committee can determine the pricing policy of the technical assistance:

1. Initial onsite diagnosis cost
2. Technical assistance cost for policy development and training
3. Preparations of documents for ACCESS award
4. ACCESS award application and Fee of Management t audit

The National Federation of Credit unions need to translate the diagnostic tool and prepare promotional materials. The National Federation of credit union should work with Credit Union to reach the standard.

ACCESS Branding Procedure:

First Step:

The ACCU/ the National Federation will arrange regional seminars on ACCESS for credit unions. The National Federation provided detailed guidelines and training to credit unions so that they can carry out self-assessment. The credit unions should be required to prepare self-assessment report in a prescribed form provided by the ACCU/National Federation office. A truthful assessment is required to ensure that correct evaluation of the credit union operation is reached. The credit union submits the Self-Assessment Form to the National Federation along with payment of the prescribed registration fee.

Second Step:

Based on the Self-Assessment Form received, the National Federation shall review the status of the credit union, point out short comings/weaknesses and communicate the same to them, directing them (if necessary) to improve their status and re-submit the appraisal report accordingly. This process will be repeated as per requirement and willingness of the credit union.

Third Step:

After receiving the final Self-Assessment form, the national federation shall conduct management audit of the credit union as per guidelines given in the ACCESS Diagnostic tool. The management audit team shall carefully review the Self-Assessment report, pin point the weaknesses, carry out SWOT analysis and finally decide the areas on which it must focus in the management audit.

After conducting management audit, depending upon the points scored by the credit union, the management auditor shall give the grade to the credit union. The management auditor shall justify the grade given to credit union in specially called meetings of credit union directors and staff separately or combined depending upon circumstances.

The management auditor should work with Credit Union to prepare work plan aimed at reaching ACCESS standards. The Board of Directors of the Credit Union approves the details of the activity plan. The technical fee should be clearly indicted in the plan. A Memorandum of Understanding can be signed indicating the role of the federation and credit union.

The National Federation should request the Credit Union to submit the application to achieve ACCESS Brand. After receiving the application, the National Federation's technical person need to undertake diagnosis to review and learn what areas should be focused to develop and improve the quality of management, products and services related to ACCESS. Diagnosis cost has to be borne by the participating credit union.

The management auditor closely monitors the Credit Union owing that it [technical assistance] will ensure the achievement of the ACCESS standards. The credit union may apply for ACCESS Brand awarding once it has satisfactorily reached the ACCESS criteria.

Fourth Step:

ACCESS application should be submitted with registration fee and management audit fee. The registration of ACCESS brand is US\$ 500 and the management Audit fee will be decided by the national federation. Twenty percent (20%) or US\$ 100 will be remitted to ACCU as Royalty for the ACCESS Brand usage.

The following is the ACCESS Brand rating:

ACCESS Branding:

| Branding | SCORE | EQUIVALENT % <i>provided that there is no percentage lower than 50% in any perspective</i> |
|-----------------|--------------|--|
| Bronze | 208-242 | 60-70% |
| Silver | 243-278 | 71-80% |
| Gold | 279-313 | 81-90% |
| Platinum | Above 313 | above 90% |

The award certificate is valid only for 12 months and it has to be reviewed annually. The renewal fee of US\$ 300 and audit fee should be paid upon submission of the renewal application. In like manner, twenty percent (20%) or US\$ 60 will be remitted to ACCU as Royalty for the renewal of ACCESS Brand.

The management audit should be completed within 30 days upon submission of application. Those who have not applied for renewal are advised to remove all the display of ACCESS accreditation award within two weeks. A fine decided by the national federation will be charged to credit union not complying with the branding regulations. The National Federation of credit union is authorized to take any legal action for the non-compliance with agreement of ACCESS.

The ACCESS award certificate is only issued by ACCU and will in turn have the right to verify the data of primary credit union as presented by the member federation. If ACCU decided that verification of data is necessary, ACCU may request the credit union to pay for technical fee and related costs.