

APPENDIX A: The Survey Form with Item Frequencies and Means

This appendix contains a slightly modified version of the questionnaire form itself. Here, item frequencies and means are inserted in place of the original 'check-boxes.' And, the questions within three sections of Part B – basic idea of credit unions, credit union values, and the larger context of credit unions – have been re-arranged to conform to the categories used in Chapter 3 of this report. Their original item numbers, however, are unchanged.

PRELIMINARY / BACKGROUND QUESTIONS

1. Name of credit union: _____
2. Current department/division: _____
3. Location where you work: 205 headquarters building(s)
120 a branch
15 other _____
4. Your compensation is primarily: 177 salary
158 hourly wages
4 commissions
5. Please put an "X" inside the box that best describes your current position and the kind of work you do:

	"Front-Line" (deal directly with members)	"Back-Office" (more of a supporting role)	
Upper Management (VP and above)	2	18	20
Middle Manager (Asst. VP / Mgr.)	28	28	56
Supervisor / Specialist	38	41	79
Staff	118	67	185
	186	154	

6. Sex: 85 male
255 female
7. Education: 2 some high school
49 high school graduate
141 some college
119 college graduate
29 post-graduate school
8. Age: 43 18-24 35 45-49
51 25-29 34 50-54
45 30-34 22 55-59
43 35-39 12 60-64
47 40-44 6 65 or older
9. How many years have you worked in each of the following kinds of organizations?
 a. Credit Unions mean=7.33, st.dev.=6.67, range=0 to 37
 b. Banks 116 have worked at banks; 225 have not
 c. Savings and Loans 26 have worked at S&Ls; 315 have not
 d. Other financial institution 28 have worked at such; 313 have not
10. How old were you when you first heard about credit unions? mean=19.00, st.dev.=8.67, range=3 to 46
11. How much would you say you know about credit unions?
 105 a great deal
 149 quite a bit
 79 average
 6 a little
 1 not much

PART A.

1. Please indicate the extent to which you agree or disagree with each of the following descriptions of **credit unions**.

“Credit unions are <u> <adjective> </u> .”	Strongly		Neutral	Agree	Strongly	
	Disagree	Disagree			Agree	Agree
professional	0	7	18	178	139	4.31
impersonal	145	167	16	11	4	1.72
rigid	99	172	47	20	5	2.01
helpful	0	0	5	169	169	4.48
efficient	1	14	54	192	80	3.99
convenient	3	34	74	162	68	3.76
distinctive	0	14	75	197	56	3.86
growing	2	21	32	158	129	4.14
honest	1	1	27	167	146	4.33
unreliable	176	149	10	5	3	1.57
caring	2	3	23	178	135	4.29
powerful	7	37	141	121	35	3.41
greedy	149	141	37	10	3	1.76
safe	1	2	31	182	126	4.26
comfortable	1	0	25	207	107	4.23
manipulative	187	130	16	2	2	1.52
cold	208	122	11	0	1	1.43

“A credit union <u> <phrase> </u> .”	Strongly		Neutral	Agree	Strongly	
	Disagree	Disagree			Agree	Agree
is easy to use	0	9	31	197	105	4.16
treats me as an individual	1	2	34	182	124	4.24
cannot be trusted	215	122	4	0	2	1.40
provides high-priced, uncompetitive financial products	152	146	23	11	7	1.75
provides good value	1	1	19	225	95	4.21
has high fees	93	175	60	11	4	2.00
makes me feel tense	171	148	19	4	1	1.59
has lower interest rates on loans	3	32	107	157	43	3.60
provides higher interest rates on savings	9	52	133	122	26	3.30
is highly competent and knowledgeable	2	9	43	210	79	4.03
provides a limited range of financial products	85	162	35	49	10	2.23
is easily ignored and forgotten	68	169	60	39	7	2.27
provides great service	0	3	16	177	145	4.36
is a follower, not a leader	77	153	71	32	10	2.26
wants to be your long-term financial partner	0	2	13	127	200	4.54
treats people with dignity and respect regardless of the size of their accounts	0	10	33	150	150	4.28

2. Please indicate the extent to which you agree or disagree with each of the following descriptions of **banks**.

“Banks are <u> <adjective> </u> .”	Strongly		Neutral	Agree	Strongly	
	Disagree	Disagree			Agree	Agree
professional	0	9	51	236	44	3.93
impersonal	4	35	79	185	37	3.64
rigid	4	38	107	153	35	3.53
helpful	4	53	153	121	7	3.22
efficient	2	37	112	171	17	3.48
convenient	2	16	58	196	67	3.91
distinctive	15	103	132	78	8	2.88
growing	3	30	82	170	53	3.71
honest	14	72	157	89	7	3.01
unreliable	14	140	124	49	11	2.71
caring	25	119	143	47	4	2.66
powerful	1	14	45	161	117	4.12
greedy	9	34	65	134	97	3.81
safe	2	21	109	166	39	3.65
comfortable	10	84	167	72	6	2.94
manipulative	12	72	116	115	24	3.20
cold	9	60	97	138	34	3.38

“A bank <u> <phrase> </u> .”	Strongly		Neutral	Agree	Strongly	
	Disagree	Disagree			Agree	Agree
is easy to use	3	31	68	196	40	3.71
treats me as an individual	31	153	104	46	4	2.52
cannot be trusted	24	141	126	41	7	2.60
provides high-priced, uncompetitive financial products	10	96	136	81	14	2.98
provides good value	7	82	173	70	6	2.96
has high fees	1	16	54	197	70	3.94
makes me feel tense	10	87	120	96	23	3.10
has lower interest rates on loans	17	147	137	34	3	2.58
provides higher interest rates on savings	11	124	145	50	7	2.76
is highly competent and knowledgeable	6	36	126	154	15	3.40
provides a limited range of financial products	44	169	72	49	3	2.40
is easily ignored and forgotten	37	160	91	49	2	2.47
provides great service	16	112	164	42	5	2.73
is a follower, not a leader	25	137	121	46	6	2.61
wants to be your long-term financial partner	10	58	75	152	39	3.46
treats people with dignity and respect regardless of the size of their accounts	47	149	115	26	2	2.37

3. To what extent are the following characteristics “good” or “bad” with respect to financial institutions?

<i>“If a financial institution is _____, that would be...”</i>	Very				Very	MEAN
	Bad	Bad	Neutral	Good	Good	
professional	0	0	3	100	239	4.69
impersonal	203	116	11	8	3	1.51
rigid	138	152	39	6	4	1.78
helpful	0	1	3	80	258	4.74
efficient	0	0	2	83	256	4.74
convenient	0	0	5	89	248	4.71
distinctive	1	6	54	144	136	4.20
growing	0	2	59	136	145	4.24
honest	1	0	3	47	289	4.83
unreliable	273	55	3	4	7	1.30
caring	1	2	8	131	200	4.54
powerful	7	11	152	120	51	3.58
greedy	256	70	10	4	1	1.31
safe	0	0	10	86	246	4.69
comfortable	1	2	17	165	156	4.39
manipulative	262	72	6	2	0	1.26
cold	230	102	10	0	0	1.36

<i>“If a financial institution _____, that would be...”</i>	Very				Very	MEAN
	Bad	Bad	Neutral	Good	Good	
is easy to use	1	0	2	77	262	4.75
treats me as an individual	0	0	4	93	245	4.70
cannot be trusted	295	37	3	1	4	1.18
provides high-priced, uncompetitive financial products	216	101	12	7	5	1.49
provides good value	1	2	5	155	178	4.49
has high fees	173	148	19	2	0	1.56
makes me feel tense	205	132	3	1	0	1.41
has lower interest rates on loans	2	3	14	127	195	4.50
provides higher interest rates on savings	3	2	13	121	203	4.52
is highly competent and knowledgeable	0	3	4	88	247	4.69
provides a limited range of financial products	78	184	51	16	11	2.11
is easily ignored and forgotten	144	163	30	2	1	1.69
provides great service	2	1	7	65	266	4.74
is a follower, not a leader	56	131	111	22	22	2.48
wants to be your long-term financial partner	0	1	15	128	198	4.53
treats people with dignity and respect regardless of the size of their accounts	0	1	3	76	261	4.75

PART B.

Instructions:

- For each statement, below, please indicate the extent to which you agree or disagree with it.
- PLEASE ANSWER ALL THE QUESTIONS.
- If you are unsure about something, put and “X” to the left of the question number, then go ahead and make your best guess.

BASIC IDEA OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
1. At its core, a credit union is a not-for-profit financial institution.	4	19	13	22	134	149	5.08
3. Basically, a credit union is a co-op.	12	48	28	44	123	60	4.26
4. Credit unions focus on individual accounts, not business accounts.	39	82	43	54	94	28	3.49
6. Credit unions throughout the land cooperate with one another in significant ways.	3	11	20	75	162	62	4.71
9. The members of a credit union actually own the credit union.	3	5	10	25	120	178	5.31
15. A credit union exists to provide members with a low cost option to save and to borrow.	2	17	14	71	167	70	4.74
73. Credit unions are supposed to return “profits” to members in the form of lower fees and better interest rates, but they seldom do.	42	150	82	36	17	10	2.60
75. Whether a member has \$5 or \$50,000 on deposit, it is ‘one member, one vote’ when electing the credit union’s board of directors.	4	3	9	23	160	137	5.21
82. Members who have more money in their depository accounts have more say when it is time to elect a credit union’s board of directors.	151	135	28	14	2	4	1.78
84. Fundamentally, a credit union is a pooling of the members’ financial resources for the members’ benefit.	0	6	13	66	188	55	4.83
89. If credit unions were for-profit institutions, then they would eventually just become banks.	4	34	27	94	131	48	4.36
92. It’s just wrong to think of a credit union as some sort of financial cooperative.	43	141	84	39	18	5	2.58
94. A credit union’s board of directors sets the tone for the institution and has the ultimate power to set policies.	2	38	38	79	140	37	4.28
95. The people on a credit union’s board of directors are paid for this service and receive special discounts when using the credit union for their personal banking needs.	148	133	26	12	4	4	1.79

BASIC IDEA OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
96. The board of directors of a credit union has little real effect in setting a credit union's direction and policies.	74	153	58	31	11	4	2.29

CREDIT UNIONS AND BANKS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
16. There is much more of a sense of "we're all in this together" in a credit union than in a bank.	2	13	14	76	153	75	4.77
17. Whereas banks simply try to maximize profits, credit unions have to balance profitability against their members' desires for better rates.	2	15	15	54	185	66	4.79
18. Opportunities for employees are better in a credit union than in a bank, because credit unions tend to promote from within.	11	34	50	96	107	35	4.08
19. Opportunities for employees are better in banks than in credit unions, because banks are larger and more likely to grow.	14	92	80	100	34	9	3.23
20. Unlike banks, all credit unions have restrictions on who is eligible to become a member.	20	35	26	59	142	55	4.28
21. Members expect better service from their credit union than they would get at a bank.	0	4	9	47	181	100	5.07
22. Any product or service you can get at a bank, you can get at a credit union.	15	59	51	68	112	34	3.90
23. Credit unions, like banks, can issue stock to raise capital.	133	103	34	23	13	5	2.02
24. Whereas a bank can issue stock to raise capital, the money available to a credit union comes almost entirely from its members' depository accounts.	8	14	12	62	157	69	4.72
25. There is more of a community feeling in credit unions than in banks.	1	7	9	54	172	96	5.00
26. Credit unions are no more member-focused than banks are customer-focused.	70	121	58	37	35	14	2.67
27. People are friendlier in a credit union than in a bank.	3	12	27	95	136	61	4.59

CREDIT UNIONS AND BANKS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
28. Credit unions may like to think they are warm, friendly, and welcoming, but they aren't really different from local banks in this regard.	71	118	66	53	19	8	2.57
29. Anybody can become a member of any credit union they want. There are no restrictions on membership.	147	135	33	10	14	4	1.90
30. There is no more sense of "us-ness" among the members of a credit union than there is among customers of a bank.	48	104	82	48	37	8	2.83
31. There is no pooling of resources in a credit union. The money a credit union loans to people comes from the institution's capital reserves, not from other members' deposits.	72	140	48	19	22	7	2.35
32. Credit unions value their employees more than banks do.	4	32	35	105	102	43	4.24
33. It is the customer's total 'experience' that differentiates credit unions from banks, not the rates or products.	5	22	37	104	114	50	4.36
34. Credit unions do more than banks to help the communities in which they are located.	4	34	49	104	88	47	4.16
35. The quality of service provided to members of a credit union is about the same as they would receive at a local bank.	36	115	97	59	23	4	2.79
36. Banks tend to be more involved with local community activities than credit unions are.	33	127	120	23	15	7	2.63
37. A distinguishing feature of credit unions compared to other financial institutions is that their board of directors is made up of unpaid volunteers elected by the members of the credit union.	1	3	10	26	154	137	5.24
38. Credit unions cooperate with one another more than banks do.	2	12	16	61	142	91	4.86

CONSUMER ATTITUDES TOWARD CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
39. Credit unions exist to serve the needs of ordinary people, not just rich people.	0	4	4	26	190	118	5.21

CONSUMER ATTITUDES TOWARD CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
40. When people first hear about “credit unions,” they often think these have something to do with labor unions.	9	82	59	102	66	6	3.47
41. Initially, a lot of members think a credit union and a bank are the same thing.	3	27	44	112	133	22	4.21
42. The name “credit union” sounds like a place for blue collar workers who can’t get loans elsewhere.	37	138	67	50	36	5	2.77
43. People often think that credit unions are not as secure as banks, which are federally insured.	13	70	51	130	62	10	3.56
44. Members care more about the competence and efficiency of credit union employees than how friendly the employees are.	9	60	100	96	60	12	3.52
45. Credit unions are there for members, except when a member really needs them.	128	153	45	8	4	3	1.87
46. Most members cannot explain what a credit union is.	4	51	72	135	64	14	3.72
47. Most members don’t care about being loyal to their credit union. They care about rates being as good as or better than other institutions.	2	54	70	129	60	23	3.77
48. Credit unions are not very successful at making members aware of the different services and products they offer.	43	141	74	51	27	6	2.70
49. The members may think they own the credit union, but it is not really true.	98	145	48	30	9	6	2.18
50. The ‘credit union philosophy’ has little or no influence on why people join credit unions.	32	107	75	77	39	7	3.01
51. Most people think that credit unions are not as skilled in financial matters as banks.	25	105	69	88	41	5	3.09
52. People often interpret the friendliness of credit unions as a cover-up for lack of skill.	75	166	58	29	7	0	2.19
53. If people in general knew more about the historical and legal differences between credit unions and banks, more of them would join credit unions.	6	20	25	107	123	49	4.42

ROLE OF EMPLOYEES	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
54. You make more money working in a credit union than you would make doing a similar job elsewhere.	59	121	76	50	24	3	2.60
55. As someone who works at a credit union, you are not so much concerned with how much money you make as with the opportunity to help other people.	21	88	78	94	49	12	3.29
56. Employee word-of-mouth is a significant source of new members for their credit union.	3	20	31	91	144	50	4.48
57. Employees at credit unions tend to go 'above and beyond' for their members.	0	3	7	70	163	99	5.02
58. Some credit union employees are very committed to the 'idea' of a credit union These employees should be rewarded more than those who work hard but just see their job as a stepping stone to something better somewhere else.	28	99	72	72	52	15	3.20
59. Credit unions talk a lot about providing great service to members, but in reality there is nothing exceptional about the services provided.	66	158	68	35	11	5	2.36
60. Among credit union employees there is probably more "dead wood" than in a bank.	49	155	53	32	16	6	2.45
61. Employees with banking backgrounds are at a disadvantage working at a credit union.	76	187	55	16	4	2	2.09
62. The more employees know about the nature and meaning of credit unions, the better able they are to explain why credit union products and services are superior.	0	13	14	50	175	89	4.92
63. The leadership of credit unions think it is important for all their employees to know how credit unions differ from banks.	0	6	23	48	185	78	4.90
64. Most employees of credit unions don't need to know the details of how credit unions differ from banks.	103	160	48	20	11	1	2.06
65. The better employees understand the distinguishing characteristics of credit unions, the better they are able to serve members.	1	5	20	71	166	80	4.85
66. All the employees of credit unions – from top to bottom – should know the defining characteristics of credit unions and the history of how they came to be.	1	8	12	67	166	87	4.91
67. Credit union employees are clear and in agreement with one another concerning the special 'experience' that members are supposed to have.	3	29	37	92	147	26	4.28

ROLE OF EMPLOYEES	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
68. You would be rewarded if your employer thought you knew more about credit unions.	51	148	75	36	18	5	2.51
69. Speaking just for yourself, knowing a lot about credit unions is a waste of time.	117	176	31	12	5	2	1.89

CREDIT UNION VALUES	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
2. One way you know you are in a credit union is you see a lot of fake smiles.	174	139	21	5	1	0	1.59
5. The basic idea of a credit union is to make as much money as possible from the people using it as their financial institution.	123	133	38	24	16	5	2.09
7. A key value underlying credit unions is equality among members.	1	16	24	45	171	81	4.81
8. A defining feature of a credit union is great member service.	0	1	4	32	134	170	5.37
10. The basic idea of a credit union is to look after the member's well-being and not push them into something they don't want.	2	2	14	47	144	133	5.13
11. Credit unions tend to be more lenient toward their members' financial difficulties.	9	17	30	96	137	49	4.43
12. Credit unions make a difference in people's lives.	0	7	6	76	150	101	4.98
13. One of the things credit unions struggle with is the 'equality of members' idea.	42	126	72	45	34	8	2.78
14. The members of a credit union are like one big family.	7	31	35	135	92	40	4.16
70. In a credit union, it's all about the members.	0	8	24	48	168	93	4.92
71. The phrase, "People helping people," accurately describes what credit unions are all about.	1	4	9	64	171	93	4.99
76. Credit unions take good care of members with money and power, but are not so concerned about the little guy.	107	149	45	28	7	5	2.10
77. Teamwork, yes; but there is nothing "family-like" about credit unions.	81	144	65	32	12	6	2.32

CREDIT UNION VALUES	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
80. Credit unions should be involved in a variety of public service activities, such as visiting high schools to teach students about personal finances. Community service of this sort is part of the credit union philosophy.	0	1	4	43	160	134	5.23
81. Perhaps “People helping people” used to be true, but it no longer captures what credit unions are all about.	70	148	68	42	7	6	2.37
99. Growing the total assets of a credit union is more important than providing members better rates and more financial services and products.	40	158	97	35	9	1	2.46
102. The only reason credit unions should get involved in public service activities is if it makes good ‘business sense’ to do so, that is, if community service recruits new members or increases deposits.	63	152	61	31	24	6	2.46

LARGER CONTEXT OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
72. Credit unions need to become more like banks in order to compete successfully.	70	164	43	47	12	2	2.33
74. Credit unions should shift their emphasis from individual accounts to more business accounts.	35	128	106	54	11	1	2.64
78. Credit unions should make members more aware of the different services and products they offer.	1	9	11	69	180	70	4.85
79. Credit unions should provide the full range of products and services for ‘one-stop’ banking. Members shouldn’t have to go elsewhere to fulfill their financial goals.	0	4	11	23	153	150	5.27
83. As credit unions have moved from a ‘service’ culture to a ‘sales’ culture, they have changed for the worse.	31	114	87	66	22	17	2.96
85. Younger adults are not as caught up in the idea of a credit union. With them, it’s more “all about me.”	6	42	55	135	84	18	3.89
86. Banks are out-competing credit unions for customers.	8	88	81	88	49	16	3.39
87. Credit unions are gradually becoming more bank-like.	12	64	66	126	55	15	3.57
88. Credit unions have changed a lot and may be losing a sense of who they are.	17	88	88	95	33	13	3.23

LARGER CONTEXT OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
90. Some credit unions are shifting to ‘community charters’ (rather than Select Employee Groups). This really starts to blur the lines between credit unions and banks.	7	74	49	122	48	20	3.59
91. As credit unions seek to offer new services (insurance, investments, mortgages), they are in danger of losing their character as credit unions.	47	169	73	27	16	8	2.47
93. Most of the operations in a credit union are not taxed because of the good the institution does in the community.	32	120	58	44	31	7	2.80
97. Marketing products to members is what makes some credit unions more successful than others.	5	12	14	106	169	33	4.54
98.. Leaders who are innovative and change with the times are what make some credit unions more successful than others.	0	3	6	55	188	85	5.03
100. A credit union’s ties to an employer and word-of-mouth from co-workers are what generally bring new members to a credit union.	1	21	41	124	124	27	4.27
101. Mass advertising (on TV, radio, newspapers, etc.) just doesn’t work for credit unions.	18	158	93	39	21	5	2.71
103. Because credit unions are not-for-profit institutions, they don’t have to pay all the same taxes as banks do.	6	29	30	55	135	44	4.39
104. Because credit unions pay fewer taxes, they can offer better rates and lower fees.	7	44	50	81	105	15	3.92
105. Because credit unions are member-owned collectives, they exist only to serve members.	2	26	49	87	137	32	4.28
106. It is because credit unions are member-owned cooperatives that they try to provide happy, warm, friendly member service.	4	26	25	91	151	41	4.43
107. There is no advantage to be gained by credit unions cooperating with one another.	104	155	54	8	10	2	2.01
108. Cooperation among credit unions throughout the land is important if credit unions are to compete successfully with large, national banks.	5	11	11	67	149	90	4.84
109. Only the largest credit unions can offer members lower fees and better interest rates than the large, national banks. Small credit unions just don’t have the resources.	20	131	83	63	31	4	2.90
110. A credit union can become too large.	41	118	58	63	39	15	2.96

PART C.

Instructions: For each statement, below, please indicate the extent to which you agree or disagree with it.

PERSONAL APPEAL OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
1. I would recommend to others they should join a credit union if they can.	0	3	2	24	139	174	5.40
2. I really believe credit unions are the best way to do all my banking.	2	12	15	50	119	144	5.06
3. I have tried to get members of my family to join my credit union.	1	26	9	32	129	144	5.04
4. If I weren't working at a credit union, I would probably do most of my banking elsewhere.	76	125	51	36	44	10	2.64
Personally, I believe credit unions have a big advantage over their competitors with respect to:							
5. Savings accounts	6	28	53	92	117	45	4.23
6. Checking accounts	4	19	33	94	135	56	4.48
7. Car loans	4	16	31	71	155	64	4.61
8. Personal loans	5	16	30	71	160	59	4.59
9. Mortgages	3	22	49	89	114	63	4.41
10. Investments	9	26	54	106	94	50	4.18
11. I care whether credit unions succeed or fail in the coming years.	0	4	4	24	125	184	5.41
12. I have recommended credit unions to others (non-family members).	0	11	5	28	138	160	5.26
13. While out shopping, if I saw a member of my credit union having trouble with a financial transaction, I would try to help.	6	26	27	61	123	96	4.64
14. I believe that knowing about credit unions is important.	0	2	3	60	152	124	5.15
15. I am worried about the future of credit unions.	27	114	67	66	45	22	3.16
16. I would have to say working in a credit union is not very satisfying personally.	114	154	38	18	6	11	2.06
17. In general, working around here has gotten worse.	96	141	38	48	8	8	2.28

PERSONAL APPEAL OF CREDIT UNIONS	DISAGREE			AGREE			MEAN
	Strongly Disagree	Disagree	Slightly Disagree	Slightly Agree	Agree	Strongly Agree	
18. I feel I can trust a credit union as an employer more than most other places I can work.	4	35	25	95	130	51	4.37
19. Frankly, I don't much care if my credit union converts to a bank.	139	141	37	13	9	3	1.89
20. Basically, it makes little difference to me whether I work in a credit union or someplace else.	81	132	55	41	29	3	2.45
21. Credit unions tend to talk one way and act another.	86	156	49	40	6	4	2.23
I believe that knowing more about credit unions makes me:							
22. More effective at my job	1	6	13	48	144	130	5.10
23. Happier working here	3	18	23	73	132	92	4.73
24. More motivated	2	18	29	68	134	90	4.71
25. More loyal	3	13	23	61	142	99	4.83