



The Foundation's Disaster Relief Center

Disaster Relief Playbook



Helping you to rebuild the lives of credit union employees after natural disasters strike.

THE National
Credit
Union FOUNDATION

What is the CUAid™ Disaster Relief Program?

The National Credit Union Foundation has been involved with credit union disaster relief efforts for decades. The Foundation's first major relief effort was in response to the Oklahoma City bombing in 1995, for which \$1.4 million was raised to help credit union victims' families. Since August 29, 2005 – when Hurricane Katrina struck America's Gulf Coast – the Foundation has become the credit union movement's focal point for disaster relief. The Foundation also raised \$3.4 million to assist credit unions impacted by Hurricanes Katrina and Rita. Following the Hurricane Katrina and Rita disaster relief efforts, CUAid was developed by the Foundation in cooperation with state foundation/league partners and CUNA's disaster preparedness committee.

Through the Foundation's Disaster Relief Fund, the Foundation can quickly respond when disaster strikes by harnessing the collective generosity of credit unions, individuals and other stakeholders through CUAid, raising donations that support credit unions, their employees and volunteers who are impacted by a disaster. The Foundation coordinates with the state foundation/league partners within the geographic area where the disaster happens to assess:

- The severity of the disaster;
- The need (i.e. the number of employees and volunteers impacted, and dollar amount of losses incurred);
- The resources available locally;
- The amount of the request from the Foundation's disaster relief fund for the specific disaster; and
- The distribution of funds to those impacted.

The Foundation does not use disaster relief funds to pay for the cost of maintaining CUAid.coop, travel to disaster areas, or any of the Foundation's costs to administer the national disaster relief program for credit unions. The Foundation also absorbs expenses related to disaster relief fundraising efforts; therefore, 100% of the funds received through CUAid will go to meet the needs of the affected region of the credit union movement. If all donations for a specific disaster are not used for that disaster or within the current year, the Foundation transfers all unused funds to the general "Disaster Relief Fund" for future disaster relief efforts. CUAid is a service the Foundation provides to give back to the credit union community.

What counts as a disaster?

According to the [International Federation of the Red Cross](#) a disaster "is a sudden, calamitous event that seriously disrupts the functioning of a community or society and causes human, material, and economic or environmental losses that exceed the community's or society's ability to cope using its own resources. Though

often caused by nature, disasters can have human origins.” Disasters can also be categorized by severity: catastrophic, major, declarations of emergency, and elevated.

The term “disaster” for purposes of this playbook and these guidelines includes natural disasters such as hurricanes, tornadoes, floods, earthquakes, wildfires, and other disturbances sometimes referred to as “acts of God”. The term excludes financial disasters such as recessions, depressions and regional or national health events such as epidemics or pandemics.

How does the Foundation decide what disasters to cover/fund?

The Foundation covers disasters in the U.S. (i.e. 50 states, plus the District of Columbia and Puerto Rico), where the state foundation/league partners’ capacity to handle the situation is overextended and the resources available are insufficient to address the problem effectively and in a timely manner. Disasters happen quickly and unexpectedly, and as such, the Foundation believes that “cash is best” as the fastest and most efficient way to get help to credit unions, their employees and volunteers. In addition, cash grants to credit union employees help regenerate and stimulate local economies and offer more flexibility and control over goods that are needed. The Foundation does not provide or facilitate the donation of in-kind donations to credit union employees or volunteers as these may not always be appropriate and can create a situation where donation of goods to local areas can become a dumping ground for inappropriate goods, ending up in the trash and creating additional waste.

How are efforts coordinated with the state foundations/leagues?

Any time a large-scale disaster occurs, the Foundation immediately contacts the state foundation/league partners in the disaster area. The Foundation has recently developed, with support from PCSU, CUNA Mutual Group and FIS, a disaster relief app that provides resources for credit unions to prepare for a disaster and offers a self-serve matching tool to share information and assist credit unions in need find operational resources. The CUAid app also allows credit unions to report a disaster when it occurs.

The Foundation then collaborates with the league/foundation to determine the approximate number of credit union employees and/or volunteers affected by the disaster to assess if it warrants a national response, including CUAid campaign activation and fundraising effort. If so, the Foundation works to get the word out and raise donations through the CUAid online platform.

The Foundation will then work with the state foundation/league partners in the affected area to disburse funds through a grant application process. Depending upon the location, size and complexity of the disaster, the Foundation either grants the funds directly to those affected or to the state foundation/league partners to then disburse to credit union people in need. In most cases, the Foundation raises the funds while the state foundation/league partners gather grant applications. Then, after the specific need for assistance is determined by the approved grant applications, the Foundation or the state foundation/league partners distribute the funds collected. The Foundation works to ensure that everyone who needs help gets help from the funds available.

The state foundation/league partners coordinating the disaster relief efforts are required to review the Disaster Relief Guidelines and sign a Disaster Relief Agreement. The Disaster Relief Reimbursement Request

Form is used by the state foundation/league partners when requesting reimbursement of approved grant funds disbursed from the National Credit Union Foundation.

- Disaster Relief Guidelines (see Appendix I)
- Disaster Relief Agreement (see Appendix II)
- State Foundation/League – Disaster Relief Reimbursement Request (see Appendix III)

How are the needs categorized?

The National Credit Union Foundation further categorizes the need associated with these disasters into three Phases:

1. Phase I - Credit Union Employees/Volunteers Immediate Needs (Help Now)
2. Phase II - Credit Union Employees/Volunteers Recovery Needs (Help Later)
3. Phase III - Credit Union Operational Needs (Based on availability of Funds)

Individual Immediate Needs – Credit union employees and volunteers can receive assistance for immediate needs such as, but not limited to, food, temporary shelter, housing, gas, transportation and insurance deductibles. Grant applications will be accepted through a certain date agreed upon by the state foundation/league partners. Grant amounts will be determined based on the current balance in the Foundation’s disaster relief fund and/or as other funds become available through a CUAid fundraising campaign. Every effort will be made to provide some level of assistance to all. *Grants will be limited to a maximum of \$1500 per employee dependent upon the resources available and the number of applicants. Grant applicants who are no longer working in the credit union movement more than 90 days after the disaster are no longer eligible for the Foundation disaster relief grants unless they are actively working to return to the credit union movement.*

Longer-term Recovery Needs – After surviving the initial emergency, credit union employees or volunteers may still face long-term needs related to the disaster. Even after they recover what they can from insurance payouts, victims may need assistance rebuilding or relocating to a new home, replacing lost vehicles and household items. If funds remain in the Foundation Disaster Relief Fund, the Foundation, in concert with its state foundation/league partners managing the recovery efforts, may expand the grant criteria to include these and other longer-term recovery needs that are not fully covered by insurance. *The grant amounts will be limited to any remaining funds for the specific disaster.*

Reasonable Credit Union Operational Needs – While the Foundation’s priority in disaster relief grant-making is to assist credit union employees and volunteers, assistance may also be provided directly to credit unions and their support organizations to help them become and remain operational. *Operational expenses related to disaster recovery may include items such as relocating, setting up temporary service facilities, joining shared service networks, hiring temporary staff, mentoring and counseling traumatized staff, repairing building damage, replacing destroyed computer software/hardware, office furniture, office supplies, and other needs that are not fully covered by insurance.* All purchases must be reasonable and of the same standards as being replaced. *Credit union needs will not be addressed until all employees, members and volunteers have received assistance either for critical, immediate needs or longer-term recovery needs.*

What forms must be completed by the employee/volunteer?

All applicants must complete a simple grant application for a disaster relief grant and if awarded a grant, an additional form is required requesting the employee/volunteer's bank information. Samples are provided below:

- Sample Employee/Volunteer Disaster Relief Grant Application Form (see Appendix IV)
- Employee/Volunteer Bank Information (see Appendix V)

What are the decision points for determining an award?

The decision on the specific application of a credit union employee or volunteer is based on the following decision points:

- Is the applicant currently actively employed or currently a board volunteer at a credit union?
- The employee/volunteer must obtain confirmation from their immediate supervisor and the CEO of the credit union as to their eligibility as an employee or board volunteer of that credit union.
- The employee/volunteer must successfully complete and submit the application form provided.
- The employee has sustained unrecoverable losses to their primary residence as a direct result of the disaster and is able to provide an estimate of the damages sustained.
- The amount of the award is up to a maximum of \$1,500 for Phase I of the disaster relief grant process and the exact amount of each award is determined at the sole discretion of the National Credit Union Foundation, working in collaboration with the state foundation/league partners.
- The employee/volunteer must provide bank information for transfer of funds or check payment instructions, if a grant is awarded.
- The employee/volunteer must sign a statement committing to providing a one-page impact report on how the funds the Foundation provided were utilized, including pictures to the extent possible.
- As a part of the application process, the employee or volunteer must acknowledge that submission of an application is not a guarantee that an award will be granted.
- As a part of the application process, the employee or volunteer must acknowledge that only one application is submitted per household.
- Subsequent award amounts after the initial Phase I grant may be granted up to a maximum of \$5,000 per employee or volunteer at the sole discretion of the National Credit Union Foundation, working in collaboration with the state foundation/league partners.
- The limits provided above for each Phase are specifically for amounts funded through CUAid by the National Credit Union Foundation; however, each state foundation/league partners may choose to add additional funds and supplement the award amount to a grant recipient in excess of the amount funded by the National Credit Union Foundation (e.g. Phase I, the state foundation/league partners may choose to add an additional \$1,000 from the resources of the state foundation/league partners to supplement the maximum award amount from the Foundation of \$1,500, making the actual grant to the recipient \$2,500).

For any questions, please contact André Parraway, Chief Financial & Operations Officer, at 608-231-5771 or aparraway@ncuf.coop. For more information on our disaster relief program, please visit www.ncuf.coop/cuaid.

Appendix

Section	Content
Appendix I	Disaster Relief Guidelines
Appendix II	Disaster Relief Agreement
Appendix III	State Foundation/League Reimbursement Request
Appendix IV	Sample Employee/Volunteer Disaster Relief Grant Application
Appendix V	Employee/Volunteer Banking Information

National Disaster Relief Fund Distribution Guidelines

In times of disaster, the Foundation raises and distributes funds to aid the affected region of the credit union movement including credit unions, leagues and other credit union organizations. The term “disaster” for purposes of these guidelines shall include natural disasters such as hurricanes, tornadoes, floods, earthquakes, wildfires, and other weather disturbances sometimes referred to as “acts of God”, as well as acts of terrorism and man-made disasters such as fire. The term shall exclude financial disasters such as crises, recessions and depressions and regional or national health events such as epidemics or pandemics.

The devastation caused by natural and man-made disasters often creates immediate, emergency needs as well as long-term, ongoing needs. In response, the Foundation’s disaster relief funds can be used for a broad range of disaster-related needs as identified by the league officials and credit union organizations or associations in the affected areas and approved by the Foundation.

These needs include, but are not limited to the following items:

- **Immediate Needs** – Credit union employees and volunteers can receive assistance for immediate needs such as, but not limited to, food temporary shelter, housing, gas, transportation and insurance deductibles. Grant applications will be accepted through a certain date agreed upon by the league. Grant amounts will be determined once the campaign is closed and all funds are received and accounted for. Grants will be limited to a maximum of \$1500 dependent upon the resources available and the number of applicants. Every effort will be made to provide some level of assistance to all. Grant applications who are no longer working in the credit union movement more than 90 days after the disaster are no longer eligible for the Foundation disaster relief grants unless they are actively working to return to the credit union movement.
- **Longer-term Recovery Needs** – After surviving the initial emergency, credit union employees or volunteers may still face long-term needs related to the disaster. Even after they recover what they can from insurance payouts, victims may need assistance rebuilding or relocating to a new home, replacing lost vehicles and household items. If funds remain in the Foundation Disaster Relief Fund, the Foundation, in concert with its league partners managing the recovery efforts may expand the grant criteria to include these and other longer-term recovery needs that are not fully covered by insurance. The grant amounts will be limited to any remaining funds for the specific disaster.
- **Reasonable Credit Union Operational Needs** – While the Foundation’s priority in disaster relief grant-making is to assist credit union employees and volunteers, assistance may also be provided directly to credit unions and their support organizations to help them become and remain operational. Operational expenses related to disaster recovery may include items such as relocating, setting up temporary service facilities, joining shared service networks, hiring temporary staff, mentoring and counseling traumatized staff, repairing building damage, replacing destroyed computer software/hardware, office furniture, office supplies, and other needs that are not fully

covered by insurance. All purchases must be reasonable and of the same standards as being replaced. Credit union needs will not be addressed until all employees, members and volunteers have received assistance either for critical, immediate needs or longer-term recovery needs.

- **Accountability** – Individual grantees (credit union employees and volunteers), while submitting their applications, must sign a statement to certify the dollar value of un-recovered losses to their homes, structures, and personal belongings, connected to their primary residence, and any other hardships to themselves and/or their facility because of the disaster. Grant applications must be completed by the applicant and verification obtained from the CEO, or designee (e.g. branch manager, or HR representative) that the applicant is currently an employee or board volunteer of the credit union.

Institutional grantees (credit unions, state foundations, leagues, and other trade associations) are required to report to the Foundation to detail how their grant funds were spent. Where funds are re-granted to individuals, the report must list those individuals' names and credit union affiliations. Where funds are used for institutional relief, the report must document that the uses are consistent with charitable purposes and the donor's intent as stated by the Foundation in the disaster fundraising effort.

The Foundation reserves the right, at its option, to audit the books and records of institutional grantees relating to disaster relief grants and use of the funds described in their grant agreements.



The Foundation meets the extensive standards of America's most experienced charity evaluator, BBB. The Foundation has also earned the Platinum Guidestar Nonprofit Seal of Transparency, the highest level of recognition offered by Guidestar, the world's largest source of nonprofit information.

A catalyst to improve people's financial lives through credit unions

National
Credit
Union
THE FOUNDATION
Ignite | Inspire | Respond

RE: _____ **Disaster Relief Grant Agreement**

Dear _____

The National Credit Union Foundation (the Foundation) has approved a grant to the _____ Credit Union Foundation to help you continue disaster recovery efforts for credit union employees and volunteers affected by the _____ that has occurred in _____ disaster areas in 2020 (the "Disaster"). To the extent funds are available and at the sole discretion of the Foundation, the Foundation will issue you a check for appropriate grant requests the _____ Credit Union Foundation receives, with an initial commitment of up to _____, from the funds collected through CUAid's general fundraising efforts on a periodic basis.

Grant funds awarded by the Foundation may be used only for the purposes and activities specified on the Foundation's National Disaster Relief Fund Distribution Guidelines attached hereto. The Foundation is transferring these funds to the _____ Credit Union Foundation with the understanding that the _____ Credit Union Foundation will determine the appropriate use and will grant these funds as needed to address disaster recovery activities. Grant funds may not be used for any purpose other than as authorized hereunder without the prior written approval of the Foundation.

_____ Credit Union Foundation agrees to document and report all disbursement of grant funds to the Foundation. The Foundation reserves the right, at its option, to audit the books and records of the _____ Credit Union Foundation relating to these grants and use of the funds described herein, during _____ Credit Union Foundation's regular business hours.

Please return a copy of this letter to the Foundation acknowledging your receipt of this letter, the intended use of funds and the obligation of the _____ Credit Union Foundation to regularly report disbursements and uses of the funds to the Foundation, **including 3-5 impact reports within 90 days of the distribution of the funds.**

Thank you for all that you have done and will continue to do in helping credit union employees and volunteers recover from the devastation in this disaster. We look forward to continuing to support you in your disaster recovery efforts.

Sincerely,



Christiane Gigi Hyland
Executive Director

Acknowledgement

Executive Director/_____ CU Foundation



The National Credit Union Foundation
meets the extensive standards of
America's most experienced and
credible charity evaluator.



_____ **Credit Union Foundation**
Request for Reimbursement of Grant Funds
Disbursed

_____ CU Foundation acknowledges that it is responsible for the review and approval of all grant applications and funds disbursed, in accordance with the _____ Disaster Fund Grant Agreement, including ensuring that all grant recipients are current credit union employees/volunteers.

In accordance with the _____ Disaster Fund Grant Agreement dated _____, the _____ CU Foundation is hereby requesting reimbursement for grant funds disbursed to the attached list of credit union employees/volunteers through

1. Paid to the credit union employee's/volunteers bank account by _____ Credit Union Foundation:

1.1. Total Number of Employees/Volunteers Paid: _____

1.2. Total Number of Credit Unions: _____

1.3. Total Amount Disbursed: \$ _____

Total amount of grant requested as reimbursement to _____ **Credit Union Foundation:** _____

PAYMENT INSTRUCTIONS:

Deposit the funds into our account:

Bank Name: _____

Account #: _____

Bank Routing #: _____

(Signature)

(Date)

(Name and Title)

Disaster Relief Grant Application

(Individual Credit Union Employee or Volunteer)

Name: _____

Email: _____

Home address
(disaster location): _____

City, ST & Zip: _____

Direct Work Phone: _____

Cell Phone: _____

CU Name: _____

Title/Position at CU: _____

CU Address: _____

City, ST & Zip: _____

Supervisor Name: _____

Supervisor Title: _____

Supervisor Phone: _____

Supervisor Email: _____

Length of Employment/Volunteer with the Credit Union: _____

How many people live in your residence? _____ Adults _____ Children (18 years and under)

Check one of the following: _____ OWN _____ RENT _____ OTHER (e.g. live with parents or other family, etc.)

If other, please explain living situation: _____

Complete the following with **only** the loss and expenses you personally have incurred or will incur.Describe in detail the estimated damages and losses to your **primary** residence, structure, attachments, personal belongings, auto, etc., and other circumstances related to the disaster. Include the respective financial expenses below.

_____Have you been displaced from your home due to this disaster? What are your current living arrangements?

Have you applied for federal disaster relief through FEMA (Federal Emergency Management Agency)? _____

If yes, what was the outcome? _____

Will any damages be covered under insurance? _____ If yes, please provide the deductible amount(s) for each type of insurance the damage falls under- homeowners, renters, car, etc.: _____

Identify and explain the types of expenses already incurred that are being paid for out of pocket (e.g. evacuation/alternate living; initial repairs; storm & safety preparation; etc.): _____

Total estimated out of pocket expenses expected to incur plus out of pocket expenses already have incurred and not covered by insurance/FEMA/or other grant or gift assistance: (Must include a dollar amount. Estimate to best of ability.) \$ _____**Please read the following and sign.**

I, the undersigned, swear the provided information is true and all funds that I may receive will be used to aid me and or my family with damages caused by _____.

(Specify Type of Disaster)

(Signature of Applicant)_____
(Date)_____
(Signature of Direct Supervisor)_____
(Signature of Credit Union CEO is required)

Disaster relief grant funds are provided upon approval up to a maximum of \$1,500 per credit union employee or credit union volunteer serving on the board or a committee. Upon approval mailing address/wiring instructions will be requested for disbursement of the approved amount.

This form should be returned to the _____ Credit Union Foundation,
ATTN: _____, Executive Director. Email to _____

ELECTRONIC FUNDS TRANSFER REQUEST FORM

Owner Information:

Owner Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Contact Name: _____ Phone #: (____) _____

E-Mail Address: _____

Banking Information:

Owner's Bank Name: _____

Bank Address: _____

Bank's City: _____ State: _____ Zip Code: _____

Bank Contact Name: _____ Phone #: (____) _____

ABA Routing #: _____ Account #: _____

Account Type

(please check only one)

Checking ☐

Savings ☐

Owner's Authorization:

Please sign below to confirm that you are authorizing the National Credit Union Foundation to transfer the amount of any disaster relief grant awards made to you, to the account mentioned above.

Signature

Date

Please submit the completed form and a copy of a voided check or a letter from your bank providing confirmation of your account information.