

CUAid

The Foundation's Disaster Relief Center

Disaster Relief Playbook



THE National
Credit
Union FOUNDATION®

What is CUAid?

The National Credit Union Foundation (the 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. Following the Hurricane Katrina and Rita disaster relief efforts, CUAid was developed by the Foundation in cooperation with state foundation/league partners, and America's Credit Unions disaster preparedness committee.

Through CUAid, the Foundation can quickly respond when disaster strikes, harnessing the collective generosity of credit unions, individuals and other stakeholders through raising donations that support credit union employees and volunteers who suffer unrecoverable losses. The Foundation collaborates 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 disaster relief fundraising efforts, of maintaining the web platform, travel to disaster areas, or any of the Foundation's costs to administer this program for credit unions. 100% of the funds received through CUAid will go to meet the needs of affected regions of the credit union movement. CUAid is a service we provide to give back to the credit union community and living Cooperative Principle 6: Cooperation amongst Cooperatives.

What counts as a disaster?

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 man-made disasters such as fire and acts of terrorism. The term shall exclude

financial disasters such as recessions and depressions and regional or national health events such as epidemics or pandemics.

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

The Foundation covers disasters in the U.S. (i.e., 50 states, plus the District of Columbia and all U.S. territories including, Guam, Puerto Rico and the U.S. Virgin Islands), working alongside the state foundation/league partners to promptly address the needs in the affected areas of coverage. Disasters happen quickly and unexpectedly, and as such, we believe that “cash is best” as the fastest and most efficient way to get help to credit union employees and volunteers.

How are efforts coordinated with the state foundations/leagues?

The Foundation has developed, with support from Valera, TruStage, and FIS, a disaster relief web portal (CUAid Disaster Recovery Portal) to be used as a resource for credit unions in times of disaster.

The CUAid Disaster Recovery Portal has four sections:

- **Prepare**-where credit unions can provide information on available resources in advance of a disaster.
- **Report**-where credit unions can report a disaster.
- **Connect**-for credit unions to find available resources during and in the aftermath of a disaster.
- **Donate**-so other credit unions can donate to the Foundation’s CUAid.

Any time a disaster occurs, the Foundation immediately contacts the state foundation/league partners, in the disaster area to assess the situation and determine if funds are needed. The Foundation will then work with the state foundation/league partners in the affected area to disburse funds through a grant application process. We endeavor 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 Distribution Guidelines (see Appendix I) and sign a Disaster Relief Agreement sent by the Foundation (see Appendix II). The Disaster Relief Reimbursement Request Form (see Appendix III) is used by the state foundation/league partners when requesting reimbursement of approved grant funds approved by the Foundation.

How are the needs categorized?

The Foundation further categorizes the needs associated with these disasters into three Phases:

1. **Phase I** - Credit Union Employees Immediate Needs (Help Now)
2. **Phase II** - Credit Union Employees Longer-term 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. Also included are lodging costs due to temporary displacement, relocation costs due to an evacuation mandate and personal property losses incurred that were not reimbursed by insurance. 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. 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 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’s Disaster Relief Fund, the Foundation, in collaboration 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.

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 Disaster Relief Grant Application (see Appendix IV), and if awarded a grant, they must complete the Electronic Funds Transfer Request form (see Appendix V). These forms should be submitted to their credit union to be forwarded to the state league or foundation for processing.

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:

- The applicant must currently be actively employed or currently a board volunteer at a credit union.
- The employee 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 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 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.
- 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 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 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 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).

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.

Appendix

Section	Content
Appendix I	Disaster Relief Distribution Guidelines
Appendix II	Disaster Relief Agreement
Appendix III	Disaster Relief Reimbursement Request
Appendix IV	Disaster Relief Grant Application
Appendix V	Electronic Funds Transfer Request

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 man-made disasters such as fire and acts of terrorism. The term shall exclude financial disasters such as 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. Also included are lodging costs due to temporary displacement, relocation costs due to an evacuation mandate and personal property losses that were not reimbursed by insurance. 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’s 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.

- **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.



Date

Executive Director
State Foundation/League

RE: Disaster Relief Grant Agreement

Dear Executive Director:

The National Credit Union Foundation (the Foundation) has approved a grant to the State Foundation/League to help you continue disaster recovery efforts for credit union employees and volunteers affected by the event that has occurred in the area (the "Disaster"). To the extent funds are available and at the sole discretion of the Foundation, the Foundation will disburse funds for appropriate grant requests the State Foundation/League receives, a 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 as stipulated in the Foundation's National Disaster Relief Fund Distribution Guidelines. The Foundation is transferring these funds to the State Foundation/League with the understanding that you 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.

State Foundation/League 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 State Foundation/League relating to these grants and use of the funds described herein, during 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 State Foundation/League 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,

Acknowledgement

Executive Director
NCUF

Executive Director
State Foundation/League

State Foundation/League

Request for Reimbursement of Grant Funds Disbursed

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

In accordance with the State Foundation/League Disaster Relief Grant Agreement dated xx/xx/xxxx, the State Foundation/League is hereby requesting reimbursement for grant funds disbursed to the attached list of credit union employees/volunteers.

Paid to the credit union employee's bank account by State Foundation/League:

1.1. Total Number of Employees Paid: _____

1.2. Total Number of Credit Unions: _____

1.3. Total Amount Disbursed: _____

Total amount of grant requested as reimbursement to State Foundation/League:

\$ _____

PAYMENT INSTRUCTIONS:

Deposit the funds into our account:

Bank Name: _____

Account #: _____

Bank Routing #: _____

(Signature)

(Date)

(Name and Title)

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 losses 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 damage 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 damage 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 XXXXXXXXX Credit Union Foundation, ATTN: XXXXXXXX, Executive Director. Email to XXXXXXXXXXXX



The Foundation's Disaster Relief Center

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 either your credit union or your State Foundation/League 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.