

To: Pamela Williams, NCUA  
From: Elaine Golden & Brenton Peck, Financial Health Network  
Re: MDI Practitioners and Industry Experts Sampling Methodology  
Date: March 22, 2022

To ensure a representative sample of MDI practitioners, while also balancing time and resource constraints, we plan to execute the following sampling approach for interviewing MDI practitioners and industry experts. In total, we plan to reach out to at least 20 MDIs for interviews.

For MDI practitioners, we will seek representation across 3 categories:

- **Size (total assets)** We will extend interview invitations to at least 1-2 credit unions in each asset class, with a focus on smaller asset classes given their unique sustainability concerns (*approx 6-9 interviews*)
  - Under \$10M in total assets
  - \$10M-\$50M in total assets
  - Over \$50M in total assets
- **Location (region, state)** We will extend interview invitations to at least 2-3 credit unions per each region. MDIs interviewed will be located in at least 2 different states per each region (*approx 6-9 interviews*)
  - Regions - Eastern, Western, Southern
- **Minority Status Designation** We will extend interviews to at least 1-2 MDI credit unions per minority status. Given the greater share of Black and Hispanic MDI credit unions, we will interview at least 2-3 each. (*approx 8-12 interviews*).
  - Black or African American
  - Hispanic American
  - Asian or Pacific Islander American
  - Native American or Alaskan Native American
  - Multi-racial American

The majority of the sampling will be done by randomly selecting MDI credit unions, as of year end 2021, that meet each of these designations to ensure the composition of the group is representative. A small share of those interviewed in the initial phase, no more than 25%, will come from recommendations that arise during interviews with NCUA staff. As the project progresses and we refine our models for success, we will interview additional credit unions to ensure that we have spoken to at least 1-3 MDI practitioners who have carried out each successful model.

For industry experts, we will seek representation across 3 categories:

- **National Credit Union Perspective** We will request interviews from at least 2-3 national-level organizations that can speak to both MDI experience and how it fits into broader trends in the credit union space. These will be determined through a collaboration between Financial Health Network and NCUA.
- **Credit Union Leagues** We will reach out to the Leagues with the largest share of MDI credit unions in each region.
- **Minority Credit Union Organizations / Affinity Groups** We will reach out to 1-3 relevant groups identified through a collaboration between Financial Health Network and NCUA.