



Thank You—GAC 2017 Had Record-Breaking Attendance!

In February, 5,000 credit union advocates congregated in Washington, DC for another successful CUNA Governmental Affairs Conference (GAC). With representation from all 50 states and the District of Columbia, the 2017 CUNA GAC was another record-breaking conference with more than 600 of the 5,000 attendees participating for the first time!

As the largest credit union advocacy event, this year's conference did not disappoint. Whether it was CUNA leadership discussing

the current credit union and political environment, keynote speakers inspiring the attendees, members of Congress discussing the new administration, or breakout sessions on hard-hitting topics—attendees took part in important conversations and learned a great deal from the presentations and networking with each other throughout the entire four days in Washington, DC!

The attendees heard quite a bit about the Campaign for Common-Sense Regulation, which was launched in partnership with the

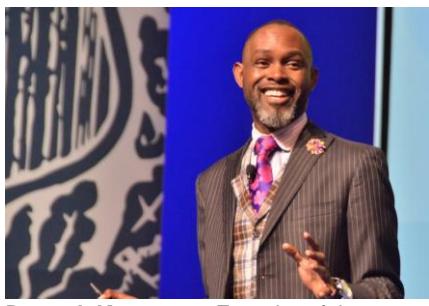
Leagues in early January. At CUNA GAC, the Leagues took the lead scheduling and participating in more than 600 meetings with members of Congress and regulators. Without this team effort between CUNA, state Leagues, and credit unions, our story about the need for common-sense regulation would not have been spread nearly as far across Capitol Hill.

2017 CUNA GAC Highlights

On the mainstage, attendees heard from:



Bob Schieffer—Former CBS News Chief & Washington Correspondent



Derreck Kayongo—Founder of the Global Soap Project



Kat Cole—Group President of FOCUS Brands

Political Advocacy—Did you know...?

- CULAC raised more in **five days** during the CUNA GAC—nearly **\$194,000**—than any other national credit union PAC raised in all of 2016.
- CULAC, the PAC of Credit Union National Association and the premier political action committee (PAC) of the credit union system, raised a record **\$5.1 million for the 2015-2016 election cycle**.
- CULAC ranked **fifth nationally among trade association PACs** in contributions to federal candidates in the 2016 elections, and **10th overall out of more than 16,000 PACs**.

Sources: *Federal Election Commission filings*, www.fec.gov; Center for Responsive Politics,



Jim Nussle appeared on CNBC's Squawk on the Street [watch via Link](#)

- Jim's appearance on CNBC during CUNA GAC gained traction on social media from CNBC's reporters Kayla Tausche & Carl Quintanilla on March 1.



Giving Back

This year, attendees gave back to the Washington, D.C., area by participating in a resource drive and fundraiser for Bright Beginnings, a local organization providing support to homeless children in the area. More than 18,000 items were donated totaling \$20,000—with \$16,500 coming from individual attendees—were collected on behalf of America's Credit Unions!



Acting NCUA Chair Speaks at Advocacy Luncheon



The Association's annual advocacy luncheon, held during GAC, featured an update from the NCUA. Nearly 40 credit union leaders had the opportunity to hear from acting NCUA Board Chairman J. Mark McWatters. He indicated that credit unions can anticipate a "thoughtful loosening" of regulations, a streamlined agency budget, and the possible closure of the Temporary Corporate Credit Union Stabilization Fund in 2017. Former NCUA Chairman Michael Fryzel and McWatters' Chief of Staff Sarah Vega also attended.

Association Welcomes New Members of Maryland Delegation



The Association attended the swearing in ceremonies in January for the new members of the Maryland delegation: U.S. Senator Chris Van Hollen, U.S. Rep. Anthony Brown and U.S. Rep. Jamie Raskin. We look forward to working with them.

MD & DC Credit Union Leaders Bring CU Message to Capitol Hill

More than 20 Credit Union leaders participated in the Association's Hike the Hill during GAC. They visited the offices of all 11 members of the Maryland and DC Congressional delegations, including face-to-face meetings with Md. Reps. Jamie Raskin and Dutch Ruppersberger, as well as DC Delegate Eleanor Holmes Norton.

Their message: the importance of preserving the credit union tax status, the need for common sense regulations to protect members and consumers, and data security. They also shared the great work credit unions do to support their communities, including the Annual Credit Union Cherry Blossom Ten Mile Run which directly benefits both Children's National Medical Center in DC and Johns Hopkins Children's Center in Maryland.

"It's incredibly important for Congress to hear directly from credit union leaders in a tangible way, how regulations are impacting consumers," said John Bratsakis, President/CEO, MD|DC Credit Union Association. "Together we will continue to build and strengthen our relationships on Capitol Hill and reinforce what the credit union difference means."



CUNA's Nussle Encourages Engagement During Association Board Meeting



CUNA president/CEO Jim Nussle spoke to the Association's Board in January and strongly encouraged credit unions to advocate for the issues that are vital to them on Capitol Hill and at the local level. He emphasized the importance of educating members on the credit union difference and to communicate directly with them on issues impacting credit unions.

Campaign for Common-Sense Regulation

In partnership with the Leagues, CUNA launched the Campaign for Common-Sense Regulation in early January. The campaign aims to bring together the full credit union movement—CUNA, Leagues, credit unions, and their members—to aggressively fight to reduce onerous, one-size-fits-all regulations.

With a new Congress and administration aligned on the goal of reducing regulations, credit unions have a great opportunity to make right what the CFPB has gotten wrong.

At the GAC credit unions were asked to enroll in the CUNA Member Activation Program (MAP) to start educating their members about how regulations affect them directly. Since the launch of the

campaign, more than 60 credit unions have enrolled in the program. There are now over 430 credit unions enrolled in MAP.

Now it's time to keep the conversation going with these lawmakers during events like GAC, League Hill Hikes, and other advocacy events. CUNA also encourages credit unions to continue educating members and the public about the problems caused by overregulation.

Learn more and get involved by visiting cuna.org/commonssensereg or check out the consumer-facing website at www.commonssenseregulations.com.



If you have questions about the Member Activation Program, reach out to Adam Engelman, Grassroots Manager at aengelman@cuna.coop

Financial Reality Fairs Held in MD & DC

- Nearly 60 students at DC's Washington Metropolitan High School had the opportunity to learn first-hand about the financial challenges they will face as adults during Financial Reality Fair on Feb. 23 hosted by the DC Chapter and staffed by 40 credit union volunteers from the Washington area.
- Over 350 Allegany County Students attended a Reality Fair in April sponsored by the Western Maryland Chapter. The Chapter has hosted 12 financial reality fairs since 2011, helping to educate over 4,200 students.



CUNA's Project Zip Code hits 90 million

CUNA's Project Zip Code (PZC) program, which allows credit union advocates like you to show lawmakers the total number of credit union members in their districts, continues to flourish. Recently, this important advocacy tool matched its 90 millionth member to his or her congressional district, strengthening its accuracy and enhancing its value as part of our Campaign for Common-Sense Regulation. Check out the PZC website for more information.



Update: The Credit Union Awareness Initiative

What do consumers actually know about credit unions?

The Credit Union Awareness Initiative is a research-driven project to create top-of-mind consumer awareness of the credit union category in financial services. The Creating Awareness Advisory Group, made up of industry leaders from across the country, presented the progress of the initiative at GAC.

The Awareness Problem: There is widespread confusion among consumers around the term credit union. Are credit unions not-for-profit? Cooperatives? Democratically-controlled? And do any of these terms matter to consumers? If credit unions can't clearly define themselves, consumers will continue to misunderstand, suppressing both awareness and growth.

The Awareness Solution: By creating a high-level definition, or "brand platform," for the credit union category, credit unions can leverage that value by communicating in a unified, clear, and compelling way—this will simplify and clarify the credit union identity in the market.

As a first step in creating a brand platform for the industry, the Advisory Group sponsored a research program to help understand and define the awareness gap around credit unions and to offer insights about consumer preferences in financial services.

The Advisory Group, CUNA and the Leagues look forward to the next phases of this campaign: building out a brand platform and engaging with the industry.

Maryland General Assembly Wraps up 2017 Session

A rundown of the bills the Association worked to influence

The Maryland General Assembly officially adjourned at midnight on April 10. Over 2,850 bills were introduced during the 90-day session. The Association's advocacy team focused on about 75 bills of high interest to credit unions, submitting comments and/or testifying in committee hearings on over 30 bills.

The Association supported bills that would give credit unions representation and have a positive impact, while successfully working to defeat legislation that had the potential to be harmful to credit unions.

Overdraft Protection Plans: The Association testified at a hearing and worked with committee members, along with other stakeholders, to defeat HB1499 which would have made it more difficult, if not impossible in some cases, for credit unions to offer overdraft protection plans to their members.

Foreclosure Process: Nearly a dozen bills were introduced that would have extended the timeline and expense of the foreclosure process. Working with various committees, elected officials and other stakeholders, the Association successfully defeated the bills.

Bank Deserts Task Force: The Association helped defeat the Bank Deserts bill (HB 591) which would have established a task force to study the impact of 'bank deserts' in Maryland, areas with limited, or no access to financial services and then tasked to develop incentives for institutions to locate a brick and mortar branch in those areas.

Mortgages-Substitution of Surviving Spouse: HB 1376 would have required a lender to substitute the name of a surviving spouse for the name of the deceased mortgagor in a mortgage. The Association helped to defeat the bill because it did not allow financial institutions the opportunity to work with the surviving spouse in a meaningful way to assess their ability to remain in the property.

Maryland Financial Consumer Protection Task Force:

The Association submitted testimony in support of a bill to establish the MD Financial Consumer Protection Task Force which would monitor federal changes in banking regulations and keep the legislature and governor updated. The Association is working to ensure credit unions are represented on this commission. The Gov. chose not to sign the bill, so it is now law and takes effect June 1, 2017 for two years. Legislative leaders and the Gov. will appoint the commission members. The Association sent a letter to Senate President Miller, House Speaker Mike Busch and Gov. Hogan requesting credit union representation.

Paid Sick Leave: The Paid Sick Leave bill will require businesses with over 15 employees to offer 5 days of sick leave. Gov. Hogan has called the bill a "job-killer," and has promised a veto. It remains to be seen if he will follow through on that threat. If he does veto the bill, the General Assembly has enough votes for an override, but will have to wait until January 2018 to do so.



(left to right) Maryland Comptroller Peter Franchot, MDIDC CUA president/CEO John Bratsakis, SECU president/CEO Rod Staatz, Maryland Dept. of Labor, Licensing & Regulation Secretary Kelly Schulz, and Lorenzo Bellamy, Alexander & Cleaver.

CUs & Partners Raise \$580K for CMN Hospitals



More than 16,000 runners took to the streets around Washington earlier this month for the Credit Union Cherry Blossom Ten Mile Run. At the starting line, Credit Union Miracle Day, the title sponsor group of a family of races, presented a \$580,485 donation to its charity of choice, Children's Miracle Network Hospitals (CMNH).

"We are thrilled to be in our 16th year of title sponsorship of the Credit Union Cherry Blossom Ten Mile Run and the Family of Races to help the kids at Children's Miracle Network Hospitals," said Theresa Mann, chair of Credit Union Miracle Day.

Nearly 200 members of Congress served as honorary race chairs, including U.S. Senators Cardin and Van Hollen, along with U.S. Reps. Brown, Cummings, Hoyer, Raskin, Ruppersberger and D.C. Delegate Norton.

[View Theresa Mann's interview on FOX 5 DC.](#)



The Association's Celebration for a Cause reception & auction earlier this month raised nearly \$6,000 to support CMNH.

The National Credit Union Foundation: 29th Annual Herb Wegner Memorial Awards

In conjunction with CUNA GAC, the National Credit Union Foundation presented the winners of the 29th Annual Herb Wegner Memorial Awards – recognizing the credit union movement's highest national honors for Outstanding Individual Achievement and Outstanding Program.

At the record-breaking event, with more than 900 credit union leaders and supporters in attendance, the following honors were celebrated:

- **Outstanding Individual Achievement:** Stan Hollen, retired president/CEO of CO-OP Financial Services;
- **Outstanding Individual Achievement:** Maria Martinez, president/CEO of Border Federal Credit Union
- **Outstanding Program:** The Cooperative Trust from Filene Research Institute.

This year's winners joined an elite group of 61 individuals and 26 organizations, whose efforts over the past 29 years have earned them the recognition of Herb Wegner Memorial Awards.

To learn more about the 2017 Herb Wegner Award Winners please visit <https://www.ncuf.coop/events/foundation-dinner/>



Stan Hollen



Maria Martinez



CUNA National Awards Presented to MD Credit Unions

Louise Herring Philosophy-in-Action: Educational Systems FCU was recognized with a **First Place Credit Union National Association Award** for its Summer Pay account. The program helps its 10-month paid educators save for the summer when they do not receive a paycheck.



MD|DC CUA CEO John Bratsakis and Educational Systems CEO Chris Conway

Dora Maxwell Social Responsibility Community Service Award: Point Breeze CU won an **Honorable Mention** for bringing art instruction to Baltimore schools following unrest in the city. Point Breeze sponsored large-scale, legacy art installations through a partnership with the non-profit organization, Arts Every Day. Nearly 400 students participated in the art enrichment program.



MD|DC CEO John Bratsakis and Point Breeze CEO Bernie McLaughlin

Keynote Speakers



Linda Kaplan Thaler
Advertising Hall of Famer,
Entrepreneur & Best-Selling Author



Anthony Huey
President, Reputation Management
Associates



Todd Romer
Founder, Young Money University

Small CU Community Launch

CUNA continues to connect small credit union leaders with the resources they need to thrive, as it recently launched the Small Credit Union Community. Similar to the other Communities, this online space allows small credit unions to network, share knowledge, and find resources created specifically for the smallest segment of our market. Please take advantage of this member benefit!

CONNECT 2017

MD|DC CREDIT UNION ASSOCIATION
ANNUAL MEETING & CONVENTION

JUNE 11-13, 2017
OCEAN CITY, MARYLAND



ROLAND E. POWELL
CONVENTION CENTER

Join us for the 2017 MD|DC Credit Union Association Annual Meeting & Convention in Ocean City, Maryland at the Roland E. Powell Convention Center June 11 – 13. **Register by May 1 to take advantage of the early bird discount for members.**

This year's theme is CONNECT 2017, providing credit unions with the opportunity to connect with peers, industry innovators, and business solutions. We have a fantastic lineup of engaging speakers, educational sessions, and opportunities to network. Our popular golf tournament and annual crab feast will kick off AMC on June 11, followed by two full days of content June 12 and 13.

Register now at mddccua.org

Join the Young Professionals Network!



[Click here for membership information](#)

For more information on CUNA/League Membership, please contact Leigh Philibosian, VP Engagement at lphilibosian@mddccua.org or 443.325.0768 or Greg Michlig, CUNA Deputy Chief Engagement Officer, at GMichlig@cuna.coop or 608-231-4090.