

Leg/reg priorities

CUNA outlines its top legislative and regulatory priorities ahead:

■ **Defend the tax status.** With comprehensive tax reform on Congress's agenda, CUNA's top priority is to protect the tax exemption.

■ **Reduce the regulatory burden.** CUNA will push to exempt credit unions from new Consumer Financial Protection Bureau requirements in areas in which they're already regulated.

■ **Enhance communication to credit unions,** underscored by the appointment of Paul Gentile as CUNA's executive vice president of strategic communications and engagement. With his leadership, CUNA will promote communication and understanding within the three-tier system.

■ **Ensure compliance support.** Working with leagues, CUNA will help credit unions comply with regulatory demands.

■ **Enhance the credit union charter** at the state level, and promote Congressional legislation to allow supplemental capital and continue the practice of small-business loans.

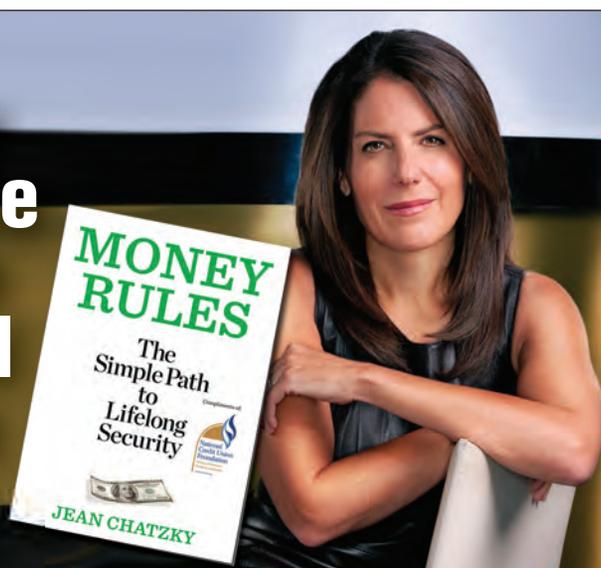
■ **Maintain marketplace flexibility** by opposing new price caps in any aspect of credit union operations, including interchange.

■ **Engage in housing finance reform** by ensuring credit unions have continued access to the housing finance marketplace on fair and reasonable terms.

■ **Build "Plan to Win"**—a 535-seat strategy where credit unions reach out to all members of Congress to press for passage of important legislation.

For more on these and other issues, join CUNA's political and legislative affairs staff during this afternoon's General Session. ■

Chatzky writes the book on personal finance



You might have seen Jean Chatzky on NBC's "Today" program, where she's financial editor.

Or maybe you've checked out her blog for tips on everything financial—from the latest rules on qualified mortgages to suggestions for saving money in the New Year (jeanchatzky.com).

If that's not enough, it's likely you've read her books on personal finance. She currently has nine in print.

What makes Chatzky unique is her no-nonsense approach to living well—and

living within your means.

Her latest book, "Money Rules: The Simple Path to Lifelong Security," begins with two principles:

1. Personal finance is more personal than it is finance.

2. Money is simple; people make it complicated.

Chatzky then lays out a series of rules anyone can follow "to have a lifetime of financial security and eliminate most, if not all, money stress." It's advice well-suited to those who've been bruised by the recession, and those who might be looking for a financial institution they can trust.

Typically, when people are asked about their relationship with money, they describe it as "confusing, frightening, chaotic, stressful, unstable, or too complex." But it doesn't have to be that way, she says.

During today's Opening General Session, Chatzky will discuss how simple, straightforward financial advice applies to your credit union, your members, and your community. CUNA's Certified Financial Counselor School sponsors the keynoter's address. ■

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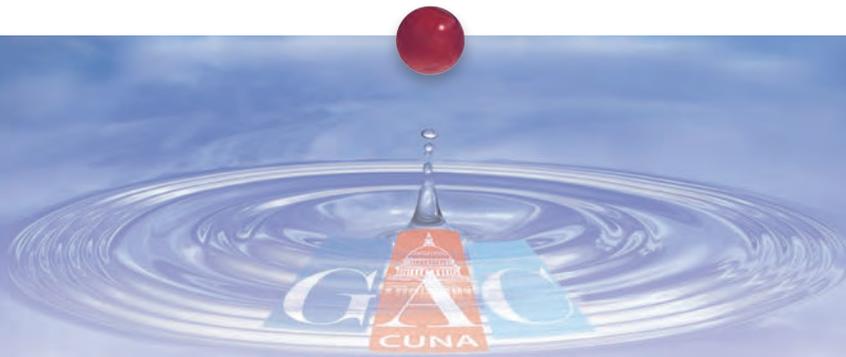
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WELCOME TO THE 2013 GAC

I am pleased to note that more than 4,000 credit union leaders are attending CUNA's 2013 Governmental Affairs Conference (GAC).

We have a stellar program. It is unusual for the Speaker of the House to address association conferences, but House Speaker John Boehner, R-Ohio, will be with us this week at the GAC. This is a testament to his belief in the great work credit unions do on a daily basis to serve their members.

The House Speaker is part of a powerful, bipartisan lineup of congressional and regulatory speakers and topical breakout sessions on the GAC program this week. However, our attendance at the GAC transcends even

the terrific programming. This is our opportunity—4,000 strong—to educate and enlighten members of Congress about the value of credit unions when you make your Capitol Hill visits.

When so many consumers today are disillusioned with banks, it creates an enormous opening for credit unions. If we succeed in removing regulatory barriers, elevating consumer awareness, and fostering service excellence through collaboration, many more people will recognize what our members already know so well. People across this nation will choose credit unions as their best financial partner. I plan to expand on this theme when I address the conference.

For now, let me extend a warm

welcome and express my appreciation to you for participating in the GAC. With your involvement, we will make a powerful impact and leave a lasting impression on Capitol Hill.



Bill Cheney
President/CEO
Credit Union National Association

On behalf of the CUNA board, I am pleased to welcome you to CUNA's GAC.

This is a critically important year for us to have a strong presence in Washington. The 113th Congress includes a number of new faces, plus changes in key committee leadership posts. Ensuring members of Congress understand and appreciate our unique structure and the value of our cooperative business model will be essential.

We know a dominant theme for policymakers will be helping the nation's middle class. Who does that better than credit unions? Our members save billions a year using credit unions rather than banks. And when it comes to consumer satisfaction and trust, credit unions are in a class by themselves.

These are defining characteristics that members of Congress need to know about credit unions—especially in a year when tax reform is high on the agenda. Our tax status is causal to our ability as not-for-profit cooperatives to deliver affordable financial services to 95 million hardworking Americans.

We also must make our case for reducing the regulatory burden and enhancing the credit union charter so that we can keep pace with our members' changing financial services demands. If we do not set the agenda and establish our priorities on Capitol Hill, our opponents in the commercial banking industry will step in and do it for us. The education process with legislators begins here in Washington at the GAC.

Thank you for your attendance this week, and for your ongoing commitment to political involvement in support of the credit union movement. Have a great conference!



Mike Mercer
Chairman
Credit Union National Association
President/CEO
Georgia Credit Union Affiliates

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Add the GAC to Brokaw's list of firsts



Distinguished television news anchor Tom Brokaw's advice to those seeking a clear understanding of current events might be a bit surprising.

"You can no longer just be a couch potato," Brokaw said in a recent interview with the University of Illinois-Chicago's student newspaper. "When I was little, you could just tune in to Walter Cronkite or David Brinkley.... As a news consumer, you have to work harder about what's reliable, what's credible, and what holds up over time. And if you're proactive, you can be the best-informed citizen in the history of mankind!"

Brokaw, who has covered nine presidents and won every major award in his

craft, continues to enlighten viewers as a special correspondent for NBC, where he was the face of the "NBC Nightly News" for 22 years before stepping down in 2004. He'll speak at this afternoon's General Session.

Brokaw's career at NBC includes an impressive list of firsts: the first interview with former Soviet leader Mikhail Gorbachev and the first network report on human rights abuses in Tibet, accompanied by an exclusive interview with the Dalai Lama. And he was the only American network anchor to report from Berlin the night that the Berlin Wall fell.

Credit Union Magazine sponsors Brokaw's address. ■

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Shawn O'Brien, QwickRate, Booth #436

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Martha Hedrick, Elan ATM & Debit Services, Booth #479

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David Meyer, LoanPlus CMS Guided by Spireon, Booth #337

In today's current financial market, credit unions are looking to expand their vehicle finance service options to better meet their member needs and increase membership. Determining how to properly provide credit-challenged members with financing options to fuel loan growth has become a high priority. Obstacles to overcome include mitigating the inherent risk and managing the extra resources and costs associated with subprime lending. And helping their members regain their financial footing is imperative.



Eric Fosselman, MoneyGram, Booth #354

We hear a lot about compliance and increasing fee income. The newly created Dodd-Frank regulations create additional regulatory burden and scrutiny on certain fee income sources. MoneyGram focuses on solutions that not only reduce the regulatory burden but also increase fee income. Additionally, these same services help retain and attract new members. MoneyGram serves more than 4,000 credit unions and is proud of our 40-year relationship with CUNA Strategic Services.

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Craig, Hoosman receive top Wegner Awards

Rick Craig, Hubert H. Hoosman Jr., and a Credit Unions for Kids program are the 2013 Herb Wegner Memorial Awards recipients. The National Credit Union Foundation (NCUF) sponsors the awards, presented tonight at the Grand Hyatt Washington.

A lifetime of achievement

Rick Craig, retired president/CEO of America First Federal Credit Union in Ogden, Utah, will receive the Wegner Award for Lifetime Achievement.



Rick Craig

He has been a leader, advocate, and teacher in the credit union movement. Craig served on the faculty of Western CUNA Management School for 31 years, until his retirement in July 2012.

He also has been a leader in adopting new technologies to benefit members and make managing money easier.

Craig is an effective advocate for credit unions in the political process. In Utah, Craig fought back against bankers who aggressively attacked the credit union tax exemption.

Tireless advocate

Hubert H. Hoosman Jr., president/CEO of Vantage Credit Union in Bridgeton, Mo., receives the Wegner Award for Individual Achievement.

As a credit union leader, Hoosman has been a tireless advocate for credit union philosophy.

He championed the building of a full-service credit union branch in the predominantly underserved city of East St. Louis. Through financial education, job training, and internship programs, Hoosman consistently serves as a positive role model for many in his community.

He also led the charge to raise funds

for a national memorial honoring Dr. Martin Luther King Jr.

Outstanding program

Credit Union Miracle Day, a collection of fund-raising running events throughout the country, receives the Wegner Award for Outstanding Program.

Credit Union Miracle Day is the largest national credit union event for Credit Unions for Kids, a nonprofit collaboration of credit union organizations engaged in fund-raising activities to benefit Children's Miracle Network Hospitals. It has increased the visibility of the credit union movement in communities and on Capitol Hill.

Limited tickets may be available for the Wegner black-tie optional event. Ask at NCUF's booth in the Welcome Center. ■



Hubert H. Hoosman Jr.

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Maxwell, Herring winners reflect CU principles

This year's winners of the Dora Maxwell Social Responsibility Community Service and Louise Herring Philosophy-in-Action Member Service awards have demonstrated a dedication to social responsibility, working to better their communities and improve members' financial health.



First-place *Dora Maxwell* winners coordinated community initiatives by:

- **Hosting** a "bike-a-thon" to raise funds and awareness of prostate cancer.
- **Launching** "Operation: Maximum Impact," a version of the television series "Extreme Makeover: Home Edition," to assist members in need.
- **Raising** funds for the Georgia Health Sciences Children's Medical Center by

leveraging a parking lot, which is convenient to a local concert venue.

- **Sending** individuals with special needs to summer camps through an "Adopt a Camper" fund-raising campaign.
- **Hosting** a Military Appreciation Day at a minor league baseball park.
- **Funding** a "Secret Meals for Hungry Children" program to feed at-risk children on the weekend when school lunch programs aren't available.
- **Repurposing** a former office for a local nonprofit organization that provides health-care services to the uninsured or underinsured.
- **Supporting** hospitalized children with a music therapy program so they can work through trauma and develop coping strategies.
- **Raising** funds to build a pirate-themed distraction therapy room at a local children's hospital.

First-place *Louise Herring* winners demonstrated member service and financial education outreach by:

- **Offering** a matched savings program for first-time home ownership, microbusinesses, higher education, and vehicle purchases.



- **Partnering** with social service agencies to open microbranches within their facilities for underserved members.
- **Inviting** members and potential members to save money by offering a free review of current bills and credit reports.
- **Providing** members an estate planning essentials program to give them tools to plan and obtain peace-of-mind.
- **Presenting** \$8,000 in scholarship awards to students annually.

All winning entries are on display in the Welcome Center. ■

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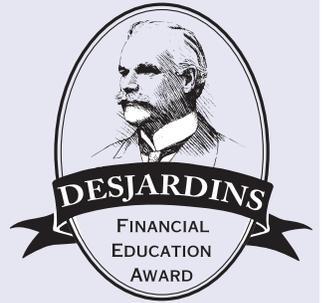
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Desjardins Awards celebrate financial education outreach



Judges for CUNA's Desjardins Awards for Youth and Adult Financial Education recognize credit unions that best demonstrate financial literacy advocacy at their credit unions and in their communities.

The Maine Credit Union League won the *league category*. Credit unions delivered financial education to record numbers of consumers through state-wide events.

Award winners in the *youth financial education category* include:

- **Clarence (N.Y.) Community & Schools Federal Credit Union** offered "Youth Savings" programs in local schools, providing students the opportunity to save money in a credit union account and bring their deposits to school.
- **CommunityAmerica Credit Union**, Kansas City, Mo., used Cash 'n' Coins Club savings accounts for youth

ages 13 and younger, allowing them to watch their savings balances grow.

- **CORE Federal Credit Union**, East Syracuse, N.Y., offered a student financial literacy program that includes hands-on skills, training, direct instruction, student coaching, and peer mentoring.
- **Generations Federal Credit Union**, San Antonio, reached out to youth via a program that speaks directly to students about financial education.

■ **Northwest Chapter of the Ohio Credit Union League** delivered financial education to high-school students in a fun and interactive way, while also providing valuable life skills.

In the *adult financial education category*, judges selected:

- **Beach Municipal Federal Credit Union**, Virginia Beach, Va., assisted the unbanked and underbanked citizens of the community in gaining access to tra-

ditional financial products and services.

■ **Credit Union 1**, Anchorage, Alaska, acted as a financial education resource to its community by offering classes to the public, groups, and clubs.

■ **Town & Country Credit Union**, Minot, N.D., provided financial seminars and support for community members recovering from a flood in 2011.

■ **United Labor Credit Union**, Kansas City, Mo., taught union members personal finance and related topics in a classroom setting.

All winning entries are on display in the Welcome Center. ■



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CUNA's Paul Gentile to Emcee

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'Crashers' focus on young entrepreneurs

Crash the GAC—an initiative to involve young people in issues and events critical to the credit union system—is now entering its fourth year.

This year's select group of 19 young credit union professionals has taken on an audacious goal: to research, design, and build a new tool to support credit unions as they serve young entrepreneurs.

The Crashers' week began with a

Design Thinking workshop on Sunday. Design Thinking is an innovation practice that uses human-centered research, storytelling, and rapid prototyping to solve problems.

The group interviewed and observed local small-business owners and, based on the observed patterns, landed on one solution. The Crashers will have one day following the GAC to bring their idea to life.

"Economic and technological changes

have created new needs for young entrepreneurs," says Crash the GAC Founder Brent Dixon.

"To best assist small businesses," he says, "we must understand their needs."

In addition to their small-business project, Crashers will spend the week meeting with credit union system leaders, hiking the Hill, and entertaining attendees with their annual Thunderpunch party.

Crash the GAC is a project of The Cooperative Trust—a development network for young credit union professionals incubated by the Filene Research Institute.

CUNA's Center for Professional Development and PSCU Financial Services sponsor the project, and CUNA Mutual Group funds The Cooperative Trust. Learn more and get involved by visiting trust.coop. ■

Last year's GAC Crashers encouraged CUs to take advantage of their cooperative model. This year's group will focus on meeting the needs of young entrepreneurs.



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Movement leaders share insights



Jeff Post
CUNA Mutual Group

A lifetime of service and collaboration

In the mid-1930s, economic hardships caused by the Great Depression spurred the popularity of the credit union movement. Credit unions offered affordable credit to consumers ignored by commercial banks and savings institutions.

But credit union leaders faced a dilemma: Severe economic times made it nearly impossible for borrowers to repay loans, and fledgling credit unions struggled to manage loan losses. To address this, credit union pioneers established the CUNA Mutual Society in 1935, now CUNA Mutual Group.

Since those humble beginnings, CUNA Mutual has maintained its commitment to helping credit unions address their insurance and financial needs. While protection is our overriding purpose, we achieve our goals by giving credit unions the tools, education, guidance, and support to grow loans, grow income, and reach more members.

We're not just a vendor, but a collaborator in helping each credit union achieve its highest potential. We're proud to continue our strong partnership with CUNA, the National Credit Union Foundation, and credit union leagues. In 2012, we invested more than \$35 million into the credit union system. That contribution, and our ongoing advocacy and support, demonstrate our commitment to credit unions.

We appreciate the confidence credit unions place in us. We will continue to do all we can to help them meet the challenges and opportunities they face—now and well into the future. ■



Brian Branch
World Council of Credit Unions

Building a global community

We operate locally, but our markets have globalized. Market forces are driven by global events. Credit unions worldwide face the same challenges—pressures for greater efficiency, investments in technology, and compliance issues.

As a global community with shared values, we have the opportunity to learn from each other, and the power to speak with one voice. World Council solicits views from its member countries and represents credit unions before global standard setters, whom national legislators and regulators increasingly follow in their rule-making.

For example, the Bank for International Settlements in Basel, Switzerland, sets capital and liquidity standards, which shape national regulations. The Financial Action Task Force sets the anti-money laundering standards national regulators must enforce. The International Accounting Standards Board and Financial Accounting Standards Board set accounting standards. And their agendas are set by the Group of 20.

We have greater voice as a global community representing many countries and millions of members. When we knock on the door, the standard setters invite us to the table. We see adjustments, footnotes, and accommodations for credit unions and financial cooperatives. International policymakers more thoughtfully consider the damaging impact that rules made to control large international banks can have when applied to community or smaller institutions such as credit unions.

We stand for and defend this global community that we are all building. ■



Bucky Sebastian
National Credit Union Foundation

Celebrate 25 years of Wegner Awards

Tonight's National Credit Union Foundation (NCUF) dinner, presenting the Herb Wegner Memorial Awards, will be a special event. Not only will there be a new emcee—the Northwest Credit Union Association's Denise Gabel—but we celebrate the 25th anniversary of the awards.

It all started in 1971 when Herb Wegner became managing director of CUNA & Affiliates and “quit while on top” in December 1978. He left behind a legacy of progress and the knowledge that he helped lead credit unions into the 21st century.

In today's credit union environment, and especially at the GAC, we know Wegner would be out in front leading the charge in the many issues facing the credit union movement. In fact, in 1975, when asked what he believed was of paramount importance to him in doing his job, Wegner responded: “What's important is the power of our people translated into effective political action to get things done.”

The Herb Wegner Memorial Awards were established in 1988 in his honor and memory.

At NCUF, we're proud to honor leaders of the credit union movement who, like Herb Wegner, have worked to develop new frontiers through tireless effort, innovation, vision, and dedication.

See you at tonight's dinner at the Grand Hyatt. ■

Note: Limited tickets for the dinner, a black-tie optional event, may be available. Inquire at the Wegner ticket booth in the Welcome Center.



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- Marcia Elaine Lillis, CEO, National 1st Credit Union

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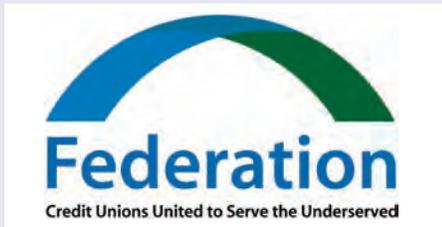
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Take community development to the next level at today's roundtable

CUNA and the National Federation of Community Development Credit Unions will host a roundtable today from 12 p.m. to 1:30 p.m. The session is geared for Community Development Financial Institution (CDFI)-certified credit unions, low-income designated credit unions, or any credit unions interested in taking community development to the next level.

The roundtable will provide a legislative update about the long-term prospects for the CDFI industry and new programs under development, such as the:



■ **CDFI Bond Guarantee Program**, which could potentially provide hundreds of millions of secondary capital loans to

qualifying credit unions; and the ■ **Scaling Up Microfinance** initiative, which provides technical assistance and training to CDFIs.

Representatives from the CDFI Fund and U.S. Treasury Department and credit union CEOs will share best practices and sustainable approaches to leveraging the CDFI certification.

The CDFI certification is a valuable tool that, together with the low-income designation, gives qualifying credit unions access to external resources and partnership opportunities. These resources and partnerships can significantly strengthen a credit union's internal capacity and propel it toward growth.

More than 220 credit unions have the CDFI certification. These credit unions have collective assets of more than \$13 billion, and provide services to nearly two million consumers who are primarily low-income. And because of NCUA's recent efforts, the number of low-income designated credit unions

has increased substantially. CDFI-certified and low-income designated credit unions could represent as much as one-third of the entire credit union system.

Visit the Federation's booth #110 in the Exhibit Hall to learn more. ■



Stop by the Exhibit Hall

7:30 a.m. Continental breakfast
11:30 a.m. Lunch

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Lend a hand with LendKey



At this year's GAC, LendKey Technologies (formerly Fynanz) and the National Credit Union Foundation (NCUF) are fundraising for the victims of Hurricane Sandy.

LendKey has pledged to donate \$5.00 to the NCUF-managed site, www.cuaid.coop, for every business card posted to our Goodwill Wall, located at **Booth #347**.

Cuaid.coop is the only national online disaster relief fundraising center for credit unions and their members.

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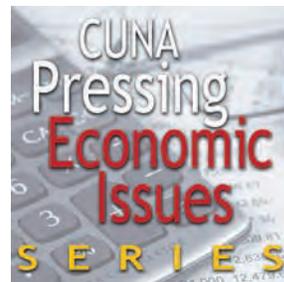
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