

LEGISLATIVE REPORT



May 2018

Hot Topics

Federal Issues

- o Federal Update: S 2155

State Issues

- o 2018 Legislative Initiatives
- o State Legislative Summit Countdown—Preparatory
 - o Webinar
 - o Personal contact with your legislator

CUPAC & Political Advocacy

- o CUPAC Golf Outing Dates: Monday, May 14—Springfield area; Tuesday, June 12-Bloomington
- o Summer district work periods-time to visit with legislators

Federal Update



Signs that S. 2155 is gaining momentum in House

Signs are pointing to the possible consideration of S 2155 –**BEFORE MEMORIAL DAY!** Please see the [S. 2155 Action Alert](#) and act now!

As you imagine, it is a very difficult task to move S2155 through the US House-without any amendments to the bill. CUNA/ICUL have engaged in an all out grassroots effort to position S 2155 for a possible vote. However, nothing is certain and your grassroots efforts are needed more than ever to try and get S 2155 over the goal line. Here are some critical steps that you can take to help with our efforts on S 2155:

5 things you can do to support S. 2155 in the coming weeks.

1. Share your story about how S. 2155 will benefit your credit union –take action by asking your member of Congress to vote YES on S2155. Please refer to the [S. 2155 Action Alert](#) .

2. Post your support on social media. Tag your Representatives in the posts and include #Common-SenseReg—encourage your followers to do the same.
3. Write an op-ed or letter to the editor in your local paper, just like Alan Meyer, CEO of 1st Mid America Credit Union, who rightly called the bill “a bipartisan, common-sense approach to lawmaking that we haven’t seen in quite some time from Washington.”
4. Visit our Campaign for Common-Sense Regulation website and take action by contacting your Representative directly. While you’re there, check out our new Twitterfall rounding up tweets about our campaign.
5. Stay informed by joining and participating in CUNA’s PGN Program. (More information below.)

What is PGN-Political and Grasroots Newtork?

The purpose of CUNA’s PGN is “To provide credit union professionals engaged in political and grassroots activities with access to communications and best practices with other credit union professionals in the same arena, as well as with their state league and CUNA. Furthermore, the group is to work within the existing CUNA/League structure to harness the resources of individual credit unions.” The group meets several times a year—usually via conference call and in person at the GAC to receive updates and provide feedback on our legislative and advocacy efforts.

CUNA has scheduled a PGN Meeting for Wednesday, May 9th at 2pm EST. We encourage you to sign up for PGN—there’s no cost or obligation— and please attend this meeting if you are able to. All interested applicants should contact [Adam Engelman](#), CUNA’s grassroots manager. We will discuss S 2155 and other issues in more detail. In the meantime, we strongly encourage you to arrange meetings with your Representative or reach out to them while they’re in the district in the next weeks to encourage them to vote for S. 2155 when it comes up in the House. If you have any questions, please contact Pat Huffman.

State Update



State Update: 100th General Assembly

The Illinois House and Senate have been actively engaged in committee and floor action to move bills out of their chambers of origin. Some measures have been granted deadline extensions as negotiations continue.

HB 5497, containing ICUL’s proposed amendments to the Credit Union Act passed the House and has moved to the Senate for consideration.

In recent weeks, we have participated in meetings on **SB 3229**, our initiative to address concerns with the Revised Uniform Unclaimed Property Act. ICUL has received feedback from credit unions as they implement the law, which became effective January 1, 2018, and as a result we are seeking to improve upon the language of the Act. The legislation passed out of committee and further meetings will be held to finalize the language of the bill.

HR 826, an initiative of ICUL, passed the House Transportation & Vehicle Safety Committee. The resolution urges the Secretary of State to implement an electronic lien and title system in Illinois. Statutory authority for the implementation of an electronic system was passed in 2000, but the program has not yet been implemented.

ICUL has participated in several discussions concerning a series of legislative proposals that would impair a creditor’s ability to collect post judgment debts. Proposals exist to: increase homestead and personal property exemptions, increase wage exemption, lower the post judgment interest rate, shorten the judgment revival period, and establish a “debtor’s rights” notification. ICUL will remain actively engaged in the negotiations on this legislation to minimize the impact that any future amendments have on credit unions.

Additionally, we have appeared in committees in opposition to several bills proposing fee restraints on cards. **SB 2657** proposes to prohibit transaction fees on credit and debit card transactions. **HB 4922** and **SB 3201** are identical measures filed in the House and Senate to prohibit post purchase fees on rebate cards issued by retailers. ICUL continues to oppose the concept of fee restraints, and will participate in further discussions on the topic.

ICUL opposes **SB 2521**, a proposal that would regulate the use of starter interrupt devices. Senate Judiciary Committee members urged the sponsor to conduct additional meetings with interested parties before seeking a vote on the measure as amended. ICUL seeks to ensure that any proposal moving forward does not impair the usefulness of these devices in the lending arena. ICUL participated in follow up meetings with Governor’s Office staff members to reiterate our position.

ICUL staff has worked on drafting an amendment to **SB 2385** that provides authority for credit unions to disclose member financial records to the Department of Human Services and the Department of Healthcare and Family Services upon receipt of a properly executed Consent and Authorization in order to facilitate the verification of Medicaid eligibility or subsequent renewal.

ICUL staff will continue to appear in committee hearings and convey ICUL position on bills of interest as legislative measure cross chambers in the final weeks of session. Adjournment is scheduled for May 31, 2018.

SLS Countdown

If you have registered to participate in the State Legislative Summit on May 15 in Springfield, there are a couple of suggested actions you can take to help enhance your SLS experience.

- Participate in the SLS Webinar that is scheduled for May 10 at 1:30 p.m. to brief participants about the top credit union legislative issues to help make your legislative visits even more meaningful. The SLS Webinar registration invitation was emailed to participants recently. If you did not receive it or misplaced it, please contact [Jennifer Midden](#) to receive the SLS Webinar notice.
- Contact your state senator and representative in *advance* to personally inform them that you will be in town. Let your legislators know that you would like to visit them in the afternoon and encourage them to attend the evening outdoor reception conveniently located close to the Capitol. Your personal contact is effective! To find your legislators, please follow this link: [State Board of Election Official Search](#)



Two CUPAC Golf Outings Scheduled

- ▶ **Springfield area**
 Monday, May 14th, 2018
 Edgewood Golf Club, Auburn
 23 miles south of Springfield
 (the afternoon before the
 State Legislative Summit)

Registration & Lunch	11:00-11:45 am
Shotgun Start	Noon
Dinner	Approximately 5:00 pm (upon completion of golf)

Cost: \$115 Lunch/Golf/Dinner
 \$25 Dinner only

Register using the [Springfield golf brochure](#) or register & pay online with credit card at <http://cupaclegdaygolf8.whindo.com>

- ▶ **Naperville area—**
Don Edwards Memorial Golf Outing
 Tuesday, June 12, 2018
 Bloomingdale Golf Club, Bloomingdale
 22 miles Northeast of League Office

Registration	8:30 am-9:45 am
Shotgun Start	10:00 am
Dinner	approximately 3:30 pm (upon completion of golf)

Cost: \$180 Lunch/Golf/Dinner
 \$125 Lunch & golf
 \$65 Dinner only

Register using the Don Edwards Memorial [golf brochure](#).

Chapter Competition & Disbursement Forms—9 more needed

Each year, Chapter Chairmen are asked to sign and return a “Chapter Disbursements to CUPAC” form to allow CUPAC to use funds raised at chapter fundraising events for donations to legislative candidates. The [chapter competition report](#) indicates via an “x” in the Disbursement Form column which chapters have returned the form. Our goal is to have 100% returned. If your chapter has not yet returned the form, your assistance in obtaining the signed form is greatly appreciated. **If you need another copy [click here](#) or please e-mail Pat Huffman (Pat.Huffman@icul.com).**

Summer Legislative Break is time to renew or develop Legislator Relationships

Now is the time to educate, and develop relationships with, legislators. The current state and federal budget crisis have put credit unions on high alert to protect their not-for-profit status. Please use the summer “district work periods” opportunity to visit with them in the district. Invite them into the credit union for a tour or meet and greet. Chapter meetings are also a great opportunity.

Legislators have much more time to devote to constituents when they are not busy with session activities. Introduce yourself or get reacquainted. Explain the credit union difference, and offer yourself as a resource on credit union related legislation. Work toward the goal of having your face pop into a legislator’s mind when they hear the words “credit unions”!

Contact the ICUL Governmental Affairs Department for more information.

Member Activation (Education) Plan (MAP)

ICUL in conjunction with CUNA are asking credit unions to begin educating their members on the credit union difference. To assist in this effort, CUNA has developed the [Member Activation Program \(MAP\)](#). If Illinois can tap into the resource of our 3 million members, our advocacy potential is truly unlimited!

This free program has customizable email templates available on the MAP [website](#). The [Generic Email Template](#) is perfect for credit unions that have never gone out to their members on political issues. You can send this out to your members prior to participating in any of the MAP campaigns if you think it’s necessary. The email explains the merits of MAP, reviews our cooperative model, and informs the member they will start to periodically review emails that are political in nature. Template can be customized to fit individual membership needs.

Other email template topics include: Common-Sense Regulation, Stop the Data Breaches, and Don’t Tax My Credit Union. To maximize open rates, analysis suggests that the sender of the email should either be the CEO, or another individual clearly associated with the credit union

If you have questions or require additional information please don’t hesitate to contact [Keith Sias](#) or [Pat Huffman](#).

