

LEGISLATIVE REPORT



February 2018

Hot Topics

Federal Issues

- o ADA Website Litigation
- o S. 2155 Call to Action

State Issues

- o State of the State Address
- o 2018 Legislative Initiatives

CUPAC & Political Advocacy

- o 2017 Chapter Competition Results
- o CUPAC program updates. 2018 forms and Individual Contributions Requested
- o Member Activation Program (MAP)

Federal Update



Check out our robust ADA website compliance tools

ICUL/CUNA offer a number of compliance resources to help credit unions ward off potential legal threats from the frivolous lawsuits too many credit unions are experiencing. We remain relentless in our efforts to stop the predatory actions taken by too many law firms around the country looking to make a quick buck. CUNA recently conducted a [webinar](#) and ICUL published a recent [compliance update](#) on this topic.

UPDATE on Regulatory Relief Legislation: S2155

In a joint letter to Senate leadership, CUNA and three other trade organizations urged them to bring S. 2155 to the floor for a vote. We are hopeful this bill will be considered on the Senate floor in the near future. If you haven't already contacted them, please email or write Senators Durbin and Duckworth asking for their support of S 2155. Also, please continue to participate in our [Campaign for Common-Sense Regulation](#) and reach out to your membership with our [Member Activation Program](#). Please contact Keith Sias for more information.

NCUA Update

NCUA recently approved a [5 year strategic plan](#) credit unions may find this information to be of interest.

State Update

Both chambers of the Illinois General Assembly returned to Springfield on January 30 and began action on legislative measures for the 2018 spring session.

Governor Rauner Delivers State of the State Address

Governor Rauner gave his State of the State Address on Wednesday, January 31, highlighting accomplishments from the past year and key priorities for the future. The Governor prioritized job creation in the state, as well as criminal justice reforms and improvement of the State's financial standing through economic growth. He urged lawmakers to work together in addressing the problems facing the State and committed to submitting a balanced budget proposal next month.

2018 Legislative Initiatives

This spring, ICUL plans to pursue legislation amending the Credit Union Act to make several changes including:

- Updating Section 34 audit requirements to increase asset thresholds to reflect CPI inflation adjustments since the current thresholds were statutorily established in 1989. It also enables smaller credit unions (\$5 to \$10 million in assets), to utilize a CPA agreed upon procedures analysis for better information to eliminate particular operational concerns and deficiencies, and provides that credit unions must submit audit reports to IDFPR within 120 days of the end of their year-end audit period;
- Amending Section 10, permitting credit unions to share information with law enforcement upon written request from law enforcement when an imminent threat to the safety and security of a member exists;
- Amending Section 59 to provide direct authority to issue certificates of deposit to other financial institutions, and authority to acquire the assets of other financial institutions;
- Requiring credit unions to include their email address of record in their annual filing of board, officer and committee election results, and permits IDFPR to issue suspension notices by email.

ICUL also plans to pursue several initiatives on a coalition basis, including proposed updates to the Revised Uniform Unclaimed Property Act. In recent weeks, ICUL staff has met with IDFPR as well as banking trade associations to discuss items of mutual interest for the spring session. Staff has been finalizing the language of legislation in preparation for filing bills over the next couple of weeks. We have also been reviewing legislation as it is filed to identify any proposals that would affect credit union operations.

 & Political Advocacy

CUPAC

4th Annual CUPAC Wine Pull & Auction Fundraiser

Thursday, April 19, 2018, 4:00 pm – 6:00 pm

ICUL Convention Exhibit Hall (all convention attendees invited to participate)

[Donations of bottles of wine, sponsorships and auction items now being accepted. Click here for more information.](#) Contact Pat Huffman

2017 Chapter Competition Winners Announced

The 2017 Chapter Competition generated over \$111,000 for CUPAC. The top 3 contributing chapters raised almost \$72,000 for CUPAC and legislative scholarships in 2017! Winners of the 2017 Chapter Competition program are:

1st - Southern	\$32,500.00 (includes \$6,000 GAC Scholarships)
2nd – Burnett	\$25,580.00 (includes \$2,500 ICUF Legislative Scholarships)
3rd - Doig	\$13,850.00

The “most improved” chapter award recognizes the chapter that had the highest percentage increase in their fundraising from the prior year (prior year amount must be more than zero). The Greater Chicagoland Chapter of Credit Unions increased fundraising in 2017 by 133.92%!

These chapters will be honored during the August Chapter Leaders Conference.

Additional Honorable Mentions go to the following chapters for raising \$1,000 or more for CUPAC during 2017:

Central Illinois
Chicago Metro
Danville Area
Fox Valley
Greater Chicagoland
Greater Decatur
Kankakee Valley
Rockford
Sangamon
Tri County

A special thank you to all chapters that have coordinated fundraisers and made donations to CUPAC. We know you have many choices when deciding how to donate funds, and we appreciate the fact that you recognize the importance of donating to CUPAC. Please express our gratitude to your board and chapter meeting participants. The complete 2017 CUPAC Chapter Competition report as of 12/31/17 can be viewed on the [Advocacy - CUPAC page of the ICUL website](#).

New Chapter LFRs/LFR Memberships/Voting Rights

In accordance with CUPAC bylaws, the CUPAC Board of Directors are elected by the chapter Legislative Forum Representatives (LFRs). However, in order for an LFR to be eligible to vote, he or she must be a member of CUPAC and a member of a credit union affiliated with the Illinois Credit Union System. Ballots will be distributed in March. In order for your vote to count, please be sure to renew your [CUPAC membership](#). Join and pay online with credit card <http://2018cupacmemberships.whindo.com>.

Many chapters elect new officials/ reps in January or February. If your chapter elects a new LFR, please contact Pat Huffman as soon as possible to inform her of the change.

2018 Credit Union and Chapter Forms Requested

Honor Roll: Enrollment forms soliciting membership for the 2018 Honor Roll program have been sent to chapter chairman and all credit unions. [Honor roll credit unions and chapters](#) are those in which the entire board of directors, as well as the CEO, enroll as members of CUPAC. Honor Roll credit unions & chapters will be recognized during the Keynote & Awards Ceremony held in conjunction with the League's annual convention. [Honor roll applications](#) should be submitted no later than February 16, to ensure recognition during the Keynote & Awards program.

Chapter Competition & Disbursements to CUPAC: Chapter Chairmen will receive a [pledge form](#) for the 2018 CUPAC Chapter Competition program. The form asks chapters to designate a dollar amount it expects to raise for 2018. Chapters are not responsible for pledge amounts not raised; pledges serve as a fundraising goal. Forms should be returned no later than March 15th. The top three contributors will be recognized during the Chapter Leaders' Conference. Additionally, Chapter Chairmen receive a [chapter disbursement to CUPAC form](#). A return of this form allows CUPAC to use funds raised at chapter fundraising events for donation to legislative candidates. Our goal is to have 100% returned. We ask that you help us reach that goal in 2018. These forms are requested each year.

Individual Donations: CUPAC's individual membership program kicks off January 1. Renewals will be mailed to all current members of CUPAC. If you do not receive a mailing, and would like to enroll, please contact Pat Huffman. [Click here for suggested giving levels and donation form.](#)

ADVOCACY

2018 Chapter Legislative Forum Representative (LFR) Dialogue: May 16

Chapter LFRs (those elected or appointed for 2018) are asked to plan to attend the annual LFR Dialogue session to be held Wednesday morning, May 16, 2018 in Springfield. Invitations & registration details will be sent in early 2018.

2018 Springfield Legislative Summit: May 15

The ICUL Springfield Legislative Summit is scheduled for May 15, 2018. Conference registration materials will be available closer to the conference date.

Register to Vote by February 20, 2018:

Make sure you will have the opportunity to exercise your right to vote! Some elections have been won or lost by just one vote. The next Primary Election will take place March 20, 2018 and the General Election on November 6, 2018. If you have moved, changed your name, or never before registered, you must register to vote before February 20, 2018, if you wish to vote in the March primary.

You may confirm your status or register on line at the following link: <https://ova.elections.il.gov/>

Member Activation Program (MAP)

The Member Activation Program (MAP) is a member education program. Once your credit union enrolls in MAP, you customize the draft templates to appeal to your members. There is no cost to participate in MAP and it provides an excellent opportunity to educate and engage members. A well-informed member can be an active member when needed for specific grassroots calls to action.

This is an ongoing program. CUNA will occasionally send the credit union a prepared message for emailing to members. The credit union decides if it will push it out as is, modify it, or decide against distribution. Examples and templates are available from the [Advocacy section of CUNA's website](#).

Asking your members to write to Congress could steer members toward using the credit union as their Primary Financial Institution. Not only will the Member Activation Program generate additional contacts into Congress, it is likely to generate increased business at your credit union! "4 out of 5 CU members contacted on advocacy agree: 'I am more likely to do a greater share of my personal banking with a credit union.'"

Upcoming Events:

- Feb. 25-March 1, 2018: CUNA GAC, Washington, D.C.
- April 19-21, 2018: ICUL Annual Convention. Schaumburg, IL
- May 14, 2018: CUPAC Spring Golf Outing, Auburn (South of Springfield), IL
- May 15, 2018: ICUL State Legislative Summit – Springfield, IL
- June 12, 2018: CUPAC Summer Golf Outing, Bloomingdale, IL
- Sept. 12-13, 2018: Hike-the-Hill, Washington, D.C

Contributions are not deductible as charitable contributions for federal income tax purposes. A copy of our report filed with the State Board of Elections is (or will be) available on the Board's official website (www.elections.il.gov) or for purchase from the State Board of Elections in Springfield, Illinois. Contributions are strictly voluntary and will be used for political purposes. You have the right to refuse to contribute without reprisal. The above amounts are suggested giving levels. More or less may be contributed. Contributor will not be favored or disadvantaged by reason of the amount contributed or decision not to contribute. A portion of this entire donation may be forwarded to CULAC, the federal political action committee of the Credit Union National Association.

For further information about items in this LFR Report, please contact ICUL's Governmental Affairs Staff:

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