

# LEGISLATIVE REPORT



March 2018

## Hot Topics

### Federal Issues

- o GAC Summary
- o SR 2511 Call to Action
- o ADA Website Litigation

### State Issues

- o 2018 Legislative Initiatives
- o State Legislative Summit (SLS) – Tuesday, May 15, 2018

### CUPAC & Political Advocacy

- o CUPAC Wine Pull/Auctions April 19– ICUL Convention Exhibit Hall
- o CUPAC Golf Outing Dates:
  - Monday, May 14-Auburn (South of Springfield)
  - Tuesday, June 12-Bloomington (Northeast of Naperville)

## Federal Update



### GAC Summary

Over 80 Illinois credit union activists attended the 2018 CUNA GAC last week in Washington, DC. The focal point of the GAC was on Advocacy and the pending regulatory relief bill (S. 2155)

Attendees participated in a vast array of conference activities including: a call to action from the 5000 attendees in the convention hall to their Senators urging support of S. 2155; presentations from a great line up of speakers, including former President George W Bush; breakout sessions on key issues; and visiting the largest credit union trade show exhibit hall. The highlight of the GAC included Hill visits with all members/staff of the Illinois congressional delegation.

Our Illinois grassroots activism was in full force during the GAC. Great job to all attendees!

## Update on S. 2155: Credit Union Regulatory Relief Bill

ICUL sent a Legislative Alert to all credit unions this week with regards to S. 2155. As you may have heard, the US Senate took up S. 2155 beginning March 6, 2018. During our GAC visits with staff from Senators Durbin and Duckworth, they indicated that they had not yet taken a position on S. 2155. It is important that you CONTACT BOTH SENATORS AND URGE THEM TO VOTE YES ON S. 2155!

You can use this link to easily contact our Senators from Illinois:

<http://www.commonsenseregulations.com/take-action/>

S. 2155 is bipartisan, common-sense regulatory reform legislation that will protect seniors from elder abuse, make mortgage processing easier and quicker, increase affordable rental housing in our communities, and help credit unions provide better service to their members.

## ADA Website Lawsuits update

ICUL recently published a Regulatory Update, which sets forth a summary of developments regarding ADA website accessibility claims against credit unions.

To read the new Update, please click [here](#).

After you've had an opportunity to review the Regulatory Update, please feel free to contact Steve Olson if you have any questions or desire additional information concerning the website accessibility issue.



## State Advocacy

The Spring session is well underway with hearings taking place in committees and both chambers taking floor action on a number of measures. ICUL staff has been analyzing legislation and attending committee hearings to provide testimony on our positions on bills of interest to credit unions.

HB 5497, an initiative of ICUL, was filed by Representative Lou Lang and passed out of the House Financial Institutions Committee unanimously. The measure amends the Credit Union Act to:

- Update 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;
- Amend 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;
- Amend 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.

HB 4731 and SB 3060 are identical measures initiated by IDFPR that amend the Credit Union Act to require credit unions to provide the Department with an accurate and current email address for the credit union, and authorizes IDFPR to communicate suspension notices by email.

HB 4541, an initiative of ICUL, has been filed by Representative Walsh. The legislation updates the definition of “financial institution” in the Municipal Code to provide explicit authority for municipalities to borrow from credit unions, in addition to other financial institutions. The measure passed House unanimously.

ICUL is working with other financial institution trade groups on SB 3229, a trailer bill addressing operational concerns to aid in the implementation of the Revised Uniform Unclaimed Property Act. ICUL will engage in continued discussions with the Illinois State Treasurer’s Office and interested parties to further amend the Act this spring.

ICUL staff has identified several bill that we oppose as filed, and will be working with bill sponsors to improve upon the language of the proposals, as well as opposing measures as necessary. Bills of concern include:

- HB 4324: Creates a Wage Lien Act which would allow employees to place a lien on property of an employer for an amount of unpaid wages owed to the employee; the proposed wage lien would have priority over other prior properly perfected liens.
- HB 5480/5483/5484/5485/5486/5487: A series of debtor protection proposals have been filed that would significantly impact a credit union’s ability to collect judgements
- SB 2470: Provides for an expiration date on the face of vehicle titles and would require lenders to pay to reaffirm their liens when terms of a loan are extended
- SB 2487: Requiring financial institutions to file annual reports on their voluntary supplier diversity programs
- SB 3007: Amendments to the Personal Information Protection Act requiring a data collector to report breaches and related information to the Attorney General’s Office
- HB 4710: Amends several Acts to prohibit state universities from entering into agreements with credit card issuers that would allow the issuer to market credit cards to college students.

### **State Legislative Summit (SLS)**

Mark your calendar and plan to attend ICUL’s SLS. Details are as follows:

#### **State Legislative Summit (SLS)**

Tuesday, May 15th, 2018

##### *Education Session*

President Abraham Lincoln Springfield Hotel (A DoubleTree by Hilton)

9:00 a.m. – 1:00 p.m. (including lunch)

##### *State Capitol Visits*

1:00 – 3:00 p.m.

##### *Outdoor Legislative Reception*

4:30 – 8:00 p.m.

Cost: \$225

Register using the [SLS Brochure](#) or register & pay online with credit card at <http://SLS2018.whindo.com>

Hardcopies of the SLS Brochure and Registration will be mailed out in the near future.



## CUPAC

### 4th Annual CUPAC Wine Pull & Auction Fundraiser

**Thursday, April 19, 2018**

**4:00 pm – 6:00 pm**

**ICUL Convention Exhibit Hall**

Renaissance Schaumburg | 1551 Thoreau Drive | Schaumburg, IL

***Silent Auction Ends at 5:45 pm***

***Lucky Draw Numbers called at 5:00 pm***

***Live Auction Begins at 5:15 pm***

***Wine Pull Ends at 6:00 pm or until gone***

All proceeds will benefit CUPAC

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](#) or contact [Pat Huffman](#).

#### **Items:**

- U2 Concert – 2 tickets in a suite at Scottrade Center (St. Louis) May 4, 2018
- Hamilton Play – 2 tickets (Chicago)
- JBL Horizon Bluetooth Clock Radio with USB Charger
- Autographed sports memorabilia
- Coach Purse
- Coffee, wine, spa baskets
- Cubs tickets
- And more

#### **Wine Pull:**

\$20 per cork (while supplies last)

No bottle valued less than \$12.00

Some at \$100 or greater

**Personal funds suggested. Federally chartered credit unions are prohibited by law from making any contributions to a political action committee.** Individuals face no tax restrictions. State chartered credit union contributions to CUPAC that exceed \$100 in aggregate during the year will be subject to a federal income tax at the rate of 35% due by April 15 of the following year. Contributions subject to taxation include the net proceeds to CUPAC from golf outing fees paid by the credit union, cash prize donations paid by the credit union and corporate campaign contributions.

## 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: 5:00 pm Approximately  
(dinner 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

Bloomington Golf Club, Bloomington

22 miles Northeast of League Office

Registration 8:30 am-9:45 am

Shotgun Start 10:00 am

Dinner approximately 3:30 pm  
(dinner upon completion of golf)

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

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

## CUPAC ADVOCATES/CAPITOL CLUB RECOGNITION EVENT-Sat. April 21

Due to its popularity, CUPAC's annual Advocates/Capitol Club Recognition Event will once again be a Breakfast. The breakfast will be held on Saturday, April 21 from 7:15-8:15 a.m., proceeding the morning sessions at the ICUL convention. Capitol Club Credit Unions (those that contribute \$1,500 or more to CUPAC) and CUPAC Advocate members (\$150 or more personal contribution to CUPAC) will receive invitations to attend. To ensure your invitation, please join or renew your Advocate membership. Call Pat Huffman for an enrollment form or obtain it from the ICUL's website: <http://icul.com/advocacy/cupac/support>. **Join and pay online with personal credit card** <http://2018cupacmemberships.whindo.com> (corporate cards not accepted).

## 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 March 15, 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.

# ADVOCACY

## 2018 Chapter Legislative Forum Representative (LFR) Dialogue: May 16-Save the date

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 the near future.

## Army of Volunteer Advocates

**The Army of Volunteer Advocates** is for Illinois credit union volunteers to get involved. Many Illinois credit unions already have board directors and committee members actively championing our advocacy efforts. Our goal for 2018 is to extend our reach and engage a larger number of volunteers to fight for the needs of Illinois credit unions at the state and federal levels. Credit union CEOs were recently asked to identify individuals to participate in the **Army of Volunteer Advocates**.

Credit union volunteers are the voice of the movement and have a very important story to tell. In order to inform our legislators about the credit union difference, the story should be told by those who know it best. That's why we are excited to bring together this group of credit union volunteers, whose experience and knowledge will help spread the credit union story. Their stories are memorable, inspire action, and have the power to influence lawmaker votes and decisions.

**The Army of Volunteer Advocates** program has been designed to make the process easier for both the seasoned advocate and the rookie. Volunteers are welcome to jump in with both feet or dedicate a small amount of time - all commitment levels are welcome and the volunteer's choice!

The Army of Volunteer Advocates will officially kick off at the ICUL Annual Meeting & Convention at 8:15 am on Saturday, April 21.

For additional information please contact [keith.sias@icul.com](mailto:keith.sias@icul.com) (SVP Governmental Affairs).

## 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:

- 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](http://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 or 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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