

# The Art of Telling your Story

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CUNA



# Credit Union Advocacy: Your Role as an Advocate

*Richard Gose, Chief Political Officer  
Cornerstone Chapter Leaders Conference  
September 2019*

# Today's presenter

- **Richard Gose**
  - Chief Political Officer



# What Is An Advocate





# Who Are Advocates



# Roadmap

## Why we advocate

- What you need to know about advocacy

## What we advocate

- Current Advocacy Issues

## How we advocate

- Tools and approaches to successful credit union advocacy

# What happens in DC & state capitals affects you

Banker attacks on credit union tax status & powers in the states

**Predatory lawsuits, ADA demand letters & patent trolls**

## Credit Union Tax Status

NCUA share insurance fund premiums, examinations

Community Development Financial Institution (CDFI) Fund

**Merchant data breaches**

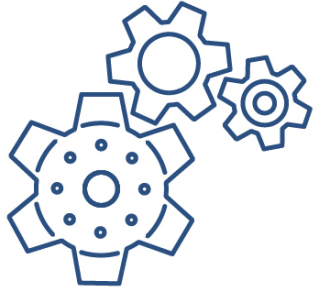
Federal vs. State charters

**Excessive regulatory burden**

**TCPA Compliance**

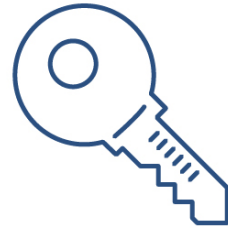
**CFPB: remittance, payday, arbitration rules & more**

# Through effective advocacy, together we can...



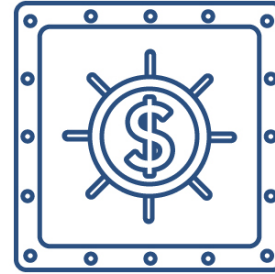
## Reduce Regulatory Burden

So credit union **members** have access to more efficient and affordable financial services from credit unions



## Expand Credit Union Powers

So **consumers and small businesses** can more easily access the credit union services they need and demand



## Enhance Payments Security

To reduce the impact that merchant data breaches have on credit unions and their **members**



## Preserve the Credit Union Tax Status

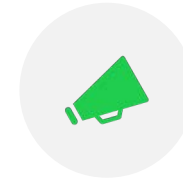
So that credit union **members** continue to enjoy not-for-profit cooperative financial services



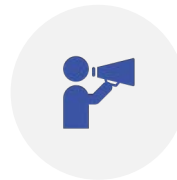
# Your role as a credit union advocate:



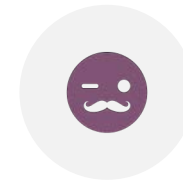
**Keep abreast of public policy** issues affecting your CU



**Encourage, support and enable** your CEO & management in their advocacy initiatives



**Educate** your staff & membership on public policy issues & advocacy



**Lead by example**....advocate yourself!

# The Bottom Line



Effective advocacy is just as critical to the health and success of your credit union as any other aspect.



What's more, as volunteers, your unique perspective is our **secret advocacy weapon**.



**You owe it to your members to be involved in advocacy.**

What  
makes a  
good  
advocate?  
Someone  
who is...



Knowledgeable



Involved



Willing

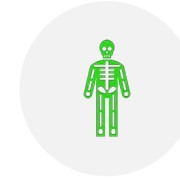


Passionate

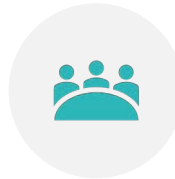
A good  
advocate is  
**willing**  
to do the  
work



**Respond** to calls to action



**Participate in CUNA/League  
advocacy events** (CUNA  
GAC, Hike the Hill, state  
GAC, etc.)



**Interact with lawmakers** in  
Hill meetings, district office  
meetings, town halls,  
fundraisers, CU tours, etc.



**Build relationships** with  
lawmakers & staff



**Engage** CU stakeholders  
(board, management,  
employees & members) &  
encourage their  
participation in advocacy

# The Three-Legged School of Advocacy

- Professional advocates
- Grassroots
- Political action



**Stronger together:** Through our combined strength and network with the state Leagues, we work so your credit union can focus on what's most **important:** your members.

1 CUNA

50 STATES and D.C.

5,700 CREDIT UNIONS

5,000

70,000 board members

credit union  
service providers

110 million credit union  
members

300,000 credit union  
professionals

11 CORPORATE  
CREDIT UNIONS

950 Credit Union Service  
Organizations



A man with white hair and glasses, wearing a yellow long-sleeved shirt and white trousers, stands on a stage. He is holding a microphone and appears to be speaking. The stage is set up with a microphone stand, a water bottle, and a large black speaker in the foreground. A large, diverse audience of people is seated in front of the stage, listening attentively. The background shows a white tent structure with string lights. The overall scene is dimly lit, suggesting an evening event.

# Telling Your Story

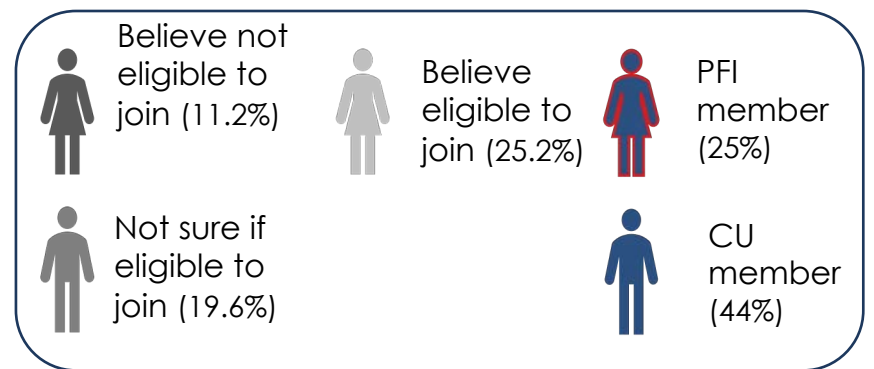
# Registered voters

US Citizen		
Total Citizen Population	Reported registered	
	Number	Percent
224,059,000	157,596,000	70.3



44% of Voters are credit union members

25% choose credit unions as their PFI

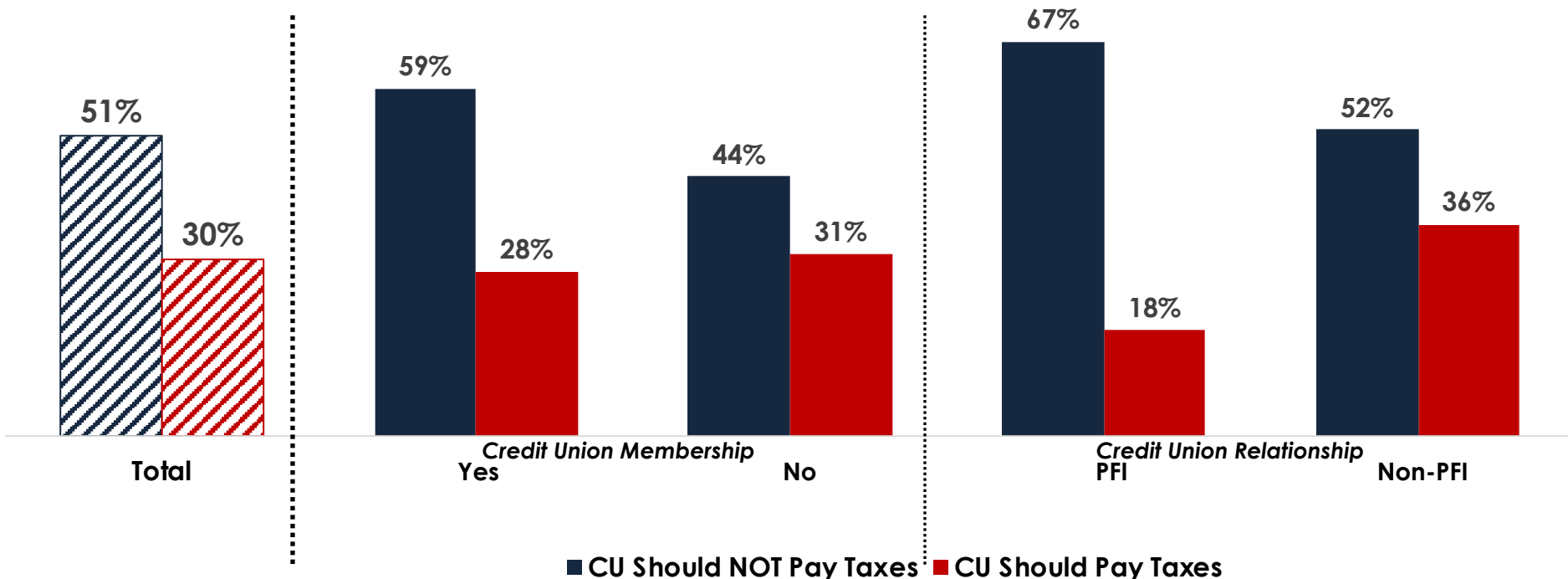


# Credit unions should pay federal income tax

## 51% to 30% Americans say credit unions should not pay income

Some people are proposing to eliminate loopholes and exemptions in business taxes. Specifically thinking about the income tax exemption for credit unions, do you believe?

- Credit unions should lose their exemption and start paying income taxes because the deficit is a huge problem that will require sacrifices from everyone including credit unions.  
OR
- Credit unions should not have to pay income taxes because they are not-for-profit organizations?



# The “message box”

What we say  
about our campaign

What we say  
about our opponents

What our opponents  
say about us

What our opponents  
say about themselves

11:00 am – 12:00pm

# ***Crafting and Promoting Your Story and Practice***

*Richard Gose, Adam Engelman &  
Cornerstone GR Staff*



# CUNA/Cornerstone Political Program Overview



**Adam Engelman**  
**Director of Federal Grassroots**  
**and Programs**  
**[aengelman@cuna.com](mailto:aengelman@cuna.com)**  
**202-824-6286**

# Grassroots Programs



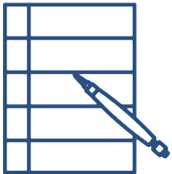
## CUNA Member Activation Program

Get your members engaged in credit union advocacy. CUNA provides plug-and-play content, you deliver the content to members, and your members discover ways to play a role in the future of their credit union.



## Project Zip Code

Project Zip Code demonstrates credit unions' strength in numbers by matching credit union members to their legislative districts and counties.



## RAP Index

The RAP Index survey helps identify credit union advocates with key relationships to lawmakers. Fill it out today!



## Hike the Hill

Sponsored by CUNA and the state leagues, this is an opportunity to visit Washington to educate decision-makers on issues that affect credit unions and their members.



## Credit Union Legislative Action Council

CULAC is the vehicle through which credit union advocates like you can promote the election of credit union friendly candidates.



## Army of Volunteer Advocates (AVA)

Enroll your volunteers in AVA. Volunteers want to help, but may not know where to get started. This group provides training and opportunities.

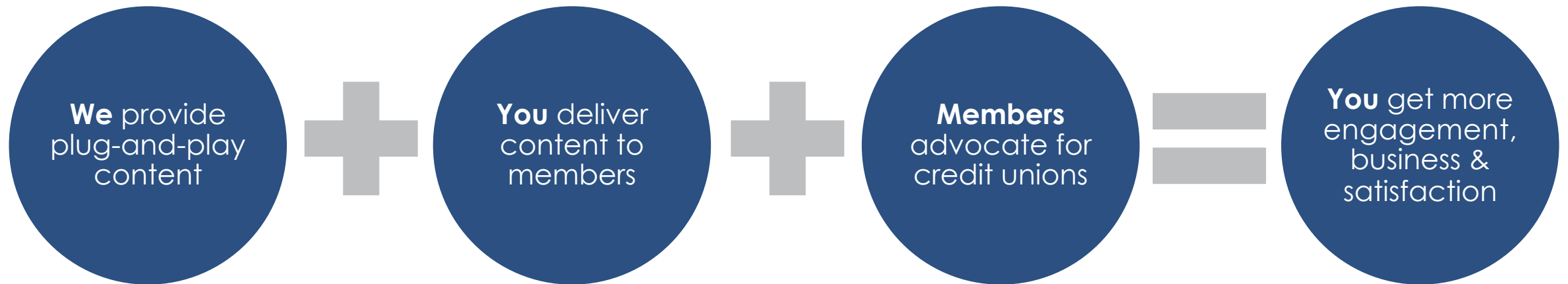
# Member Activation Program



## Goal of MAP:

**Inform and educate** credit union members on the value of the **credit union difference**, **strengthen the bond** of membership, and **activate members** on behalf of their credit union

# Empower members to deliver advocacy wins



# MAP Template

From: **(Insert your credit union, CEO or CU member name)**

Subject Option 1: Credit Union members like you are paying for data breaches

Subject Option 2: Protecting your data is (Credit Union Name)'s top priority

**(Insert your credit union logo or header here. Header graphics should be between 600-700 pixels wide, usually 100-200 pixels high.)**

Dear member:

We know how alarming it is to find out your personal data has been compromised.

At **(Your credit union's name)**, we believe protecting the privacy and security of our members' accounts is our most important responsibility.

When we discover a data breach, we act immediately to change account numbers and issue new credit and debit cards for affected members. But under current regulations, we can't even tell you which organization is responsible for the breach. **The current system is broken. We need your help to fix it!**

Reach out to Congress and tell them to [Stop the Data Breaches!](#) It's time the organizations responsible for data breaches are held to the same data protection standards as the credit unions that clean up their mess.

**Credit unions like (Your credit union's name) bear the brunt of the expenses after a data breach, even though we had nothing to do with it.** It's time to change that. Congress can make sure the organization whose security failures caused the theft of your data pays the costs to clean up the breach.

I hope you'll consider lending your voice to this important effort. Please click on this [link](#) to learn more and send an e-mail to your U.S. Representative and U.S. Senators. Tell them it's time to protect consumers like you.

Thank you for your time.

Sincerely,

**(Insert your credit union, CEO or CU member name)**





Dear %\_FirstName%:

I'm writing you about an important issue that affects America's First member-owners. It's something you've heard in Congress to fix it.

One-size-fits-all regulations passed in Washington are hurting America's credit unions. These regulations are:

- Costing members an average of \$100 in operating costs credit unions are duplicative, and unnecessary.
- Leading to longer wait times for other loans.
- Limiting your options and not providing the low or no-cost options you deserve.

[You can learn more about the Common-Sense Regulation website.](#)

If you agree that it's time for Congress to pass common-sense regulations, please contact your representatives in Congress. We need common-sense regulations like America's First and other credit unions, as we always have.

**Simply follow these four steps:**

1. Follow [this link](#)
2. Click advocacy campaign:

**GRASSROOTS ACTION CENTER**

Actions



Dear Member:

You've no doubt either read about or experienced financial data breaches at major retailers. We've seen accounts by re-issuing new credit and debit cards.

Globally, there were over 500 data security breaches in 2016. The national Target stores breached \$30.6 million in fraudulent charges and the number of breaches is still rising.

These breaches are:

- Merchants are not subject to the same federal data security protection standards as credit unions and some merchants fail to invest sufficiently in data security measures.
- Oregon State Credit Union and other credit unions across the country are uniting to advocate for increased protections to combat merchant data breaches.



**Make Your Voice Heard to Support Credit Unions**

Credit unions are all about people helping people. As a member of Suncoast Credit Union, you are a partial owner of the organization. **You have power.**

Together, we can use our power to help curtail excessive regulations that impact members like you. **Excessive regulations on credit unions impact members like you.**

- Consuming credit union resources that end up costing members more per year
- Leading to higher costs and longer wait times for mortgages and other loans
- Making it harder for credit unions to provide the services and products you need

# Customize and Launch!

# GECU Example



By becoming a member of GECU, you joined a credit union that is not only dedicated to you and your family's financial future, but also to the financial futures of everyone in our community.

Credit unions, like GECU, are tax-exempt because they are not-for-profit and are owned by members just like you. That means that we are dedicated to keeping your deposits and investments in the community — this helps families and local businesses have access to the products, services and low fees that they need to reach financial freedom.

In other words, the money that you keep with GECU helps your neighbors get access to free financial education, low-rate home\* and auto loans,\*\* free tax filing,\*\*\* financial counseling, many retirement options, one-on-one guidance, and more!

## THE CREDIT UNION DIFFERENCE

- Not-for-profit
- Better rates and low or no fees
- Insured by the National Credit Union Administration up to \$250,000

# Stop the Data Breaches



[DATA BREACHES](#) [BAD TRACK RECORD](#) [MEMBER PROTECTION](#) [PAYING THE PRICE](#) [TAKE ACTION](#) [NEWS](#) [EQUIFAX FACTS](#)

## How To Deal With A Breach



**Prepare Yourself**



**Protect Yourself**

## Data Breaches are a Big Problem

Merchants are not subject to the same federal data protection standards as financial institutions, such as credit unions and banks. This means that some merchants fail to invest sufficiently in data security measures. As a result, it can be easier for hackers to gain access to a person's credit card number, debit pin number, or other sensitive data through a merchant. Hackers can then sell this information to bad actors, or use it themselves to fraudulently buy things with the stolen data.





## MEMBER ACTIVATION PROGRAM COMMUNITY [SETTINGS](#)

[COMMUNITY HOME](#) [DISCUSSION 4](#) [LIBRARY 19](#) [MEMBERS 43](#)



LATEST MAP CAMPAIGN MATERIALS

ANNOUNCEMENTS [ADD](#)



MAP VIDEOS

LATEST DISCUSSION POSTS [ADD](#)



UPCOMING EVENTS



CONTACT US

LATEST SHARED FILES [ADD](#)

# Member Activation Program

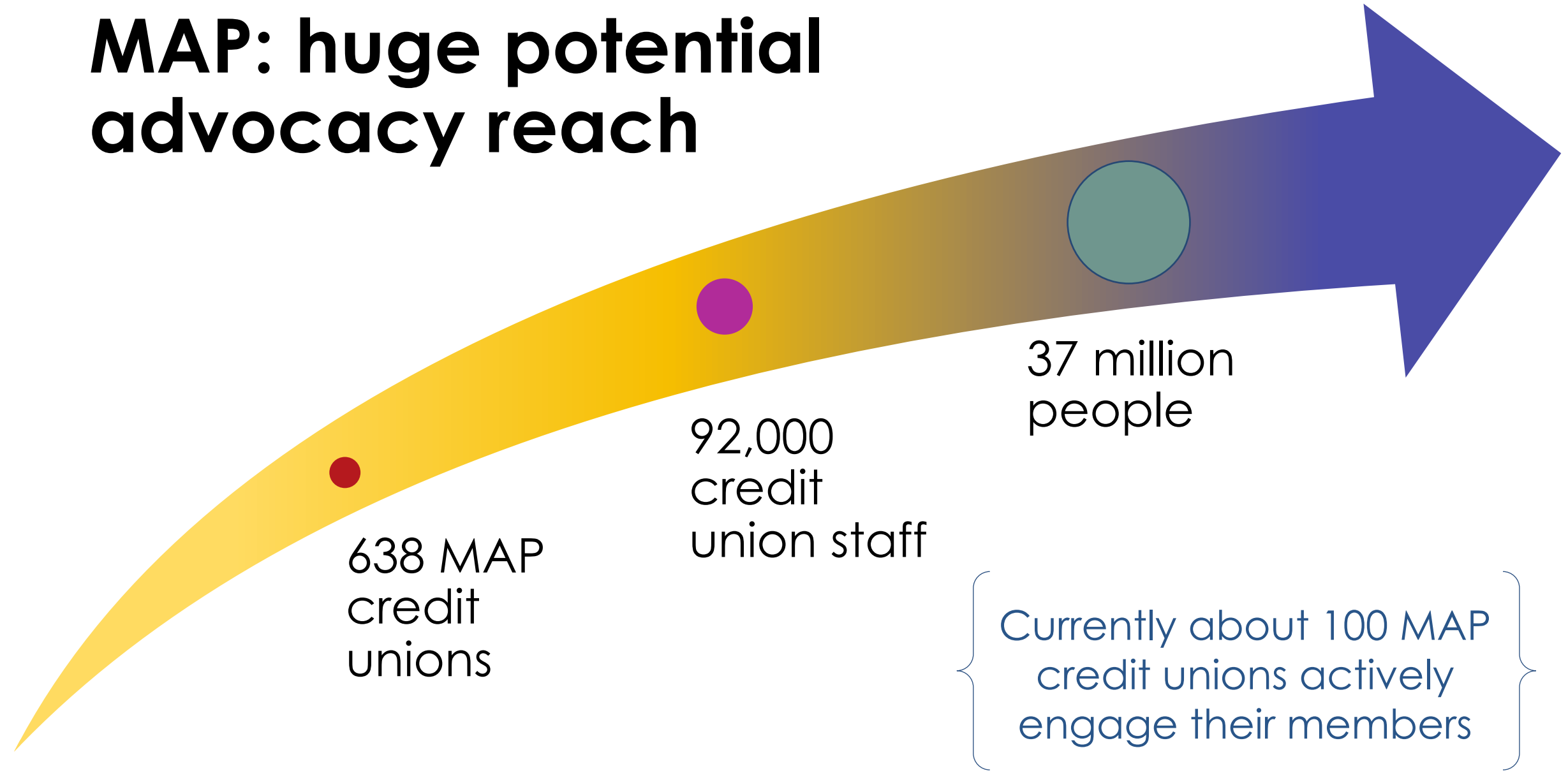
- 650 credit unions
- **37 million members**
- Open rate of 27%
- Click rate 3%
- Opt-Out rate 0.01%

CUNA

**MAP** 

**MEMBER ACTIVATION PROGRAM**

# MAP: huge potential advocacy reach





# Cornerstone MAP CUs

Alcoa Community FCU	AR
Combined FCU	AR
Hurricane Creek FCU	AR
Northeast Arkansas FCU	AR
Pine FCU	AR
TruService Community FCU	AR
UARK FCU	AR
Arbuckle FCU	OK
Cherokee Strip CU	OK
Communication FCU	OK
First Oklahoma FCU	OK
Fort Sill FCU	OK
Oklahoma's CU	OK
Tinker FCU	OK
TTCU Federal Credit Union	OK
WEOKIE FCU	OK

A+ FCU	TX
Alliance CU	TX
American Airlines FCU	TX
America's CU	TX
Amplify CU	TX
Border FCU	TX
City Public Service/IBEW FCU	TX
Community Resource CU	TX
Community Service CU	TX
Corner Stone CU	TX
Cosden FCU	TX
Credit Human	TX
Doches CU	TX
Domino FCU	TX
Eastex CU	TX
Education CU	TX
Education First FCU	TX
EECU	TX
El Paso Area Teachers FCU	TX
First Abilene FCU	TX

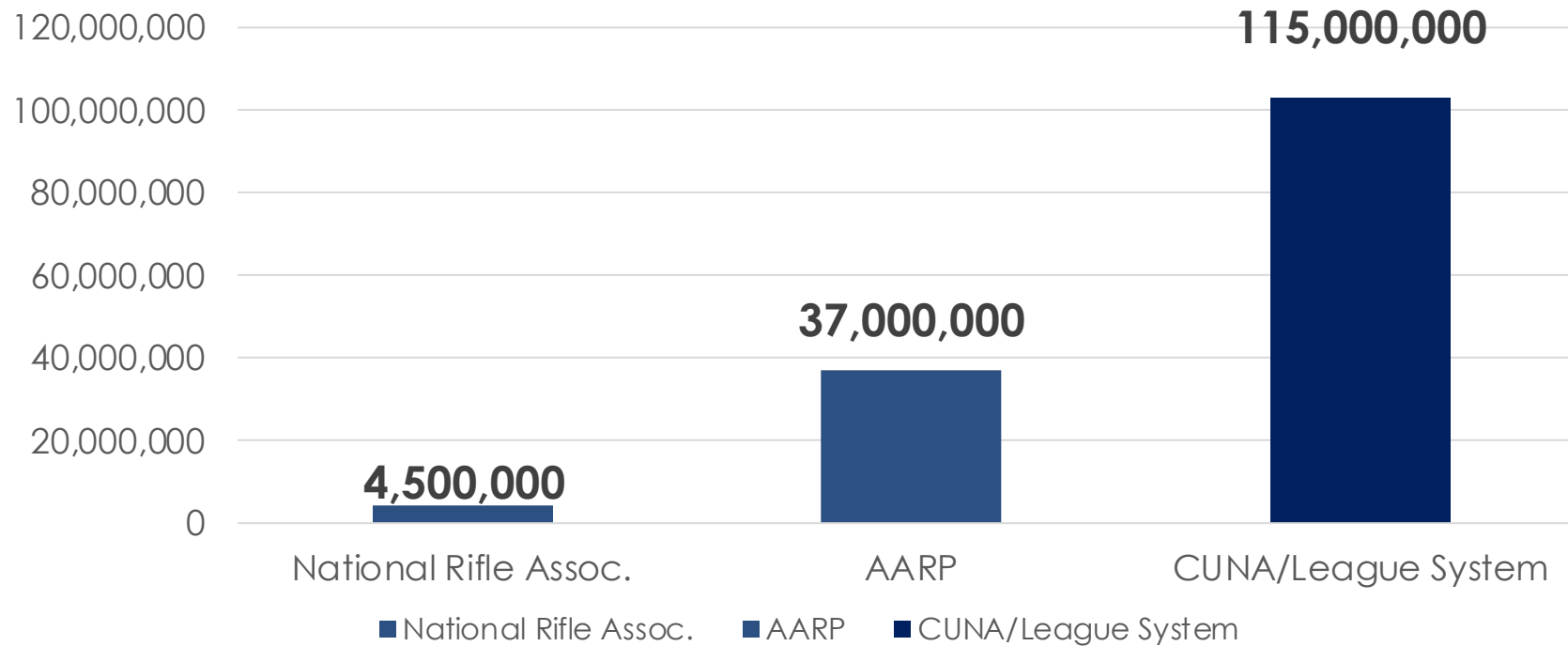
First Central CU	TX
First Class American CU	TX
First Community CU	TX
First Service CU	TX
FirstLight FCU	TX
Fort Worth City CU	TX
GECU	TX
Houston FCU	TX
Houston Highway CU	TX
Houston Metropolitan FCU	TX
Houston Texas Fire Fighters FCU	TX
JSC FCU	TX
Life FCU	TX
Mobiloil FCU	TX
My Community CU	TX
Navy Army Community CU	TX
Neighborhood CU	TX
One Source FCU	TX
Our Mother of Mercy Parish FCU	TX
People's FCU, The	TX



Peoples Trust FCU	TX
Port of Houston Whse FCU	TX
Promise CU	TX
Red River EFCU	TX
Resource One CU	TX
River City FCU	TX
Rocket FCU	TX
San Patricio Co Teach FCU	TX
Santa Fe FCU	TX
Security First CU	TX
Shared Resources CU	TX
South Texas FCU	TX
Southland FCU	TX

Southwest 66 CU	TX
Southwest Financial FCU	TX
Space City CU	TX
SPCO Credit Union	TX
Tarrant County's CU	TX
Texans Credit Union	TX
Texas Assn of Professionals FCU	TX
Texas People FCU	TX
Texoma Community CU	TX
Tyler City ECU	TX
Union Square CU	TX
United Texas CU	TX
University Federal Credit Union	TX
WesTex Community CU	TX

# Powerful grassroots groups by membership



# Project Zip Code (PZC)

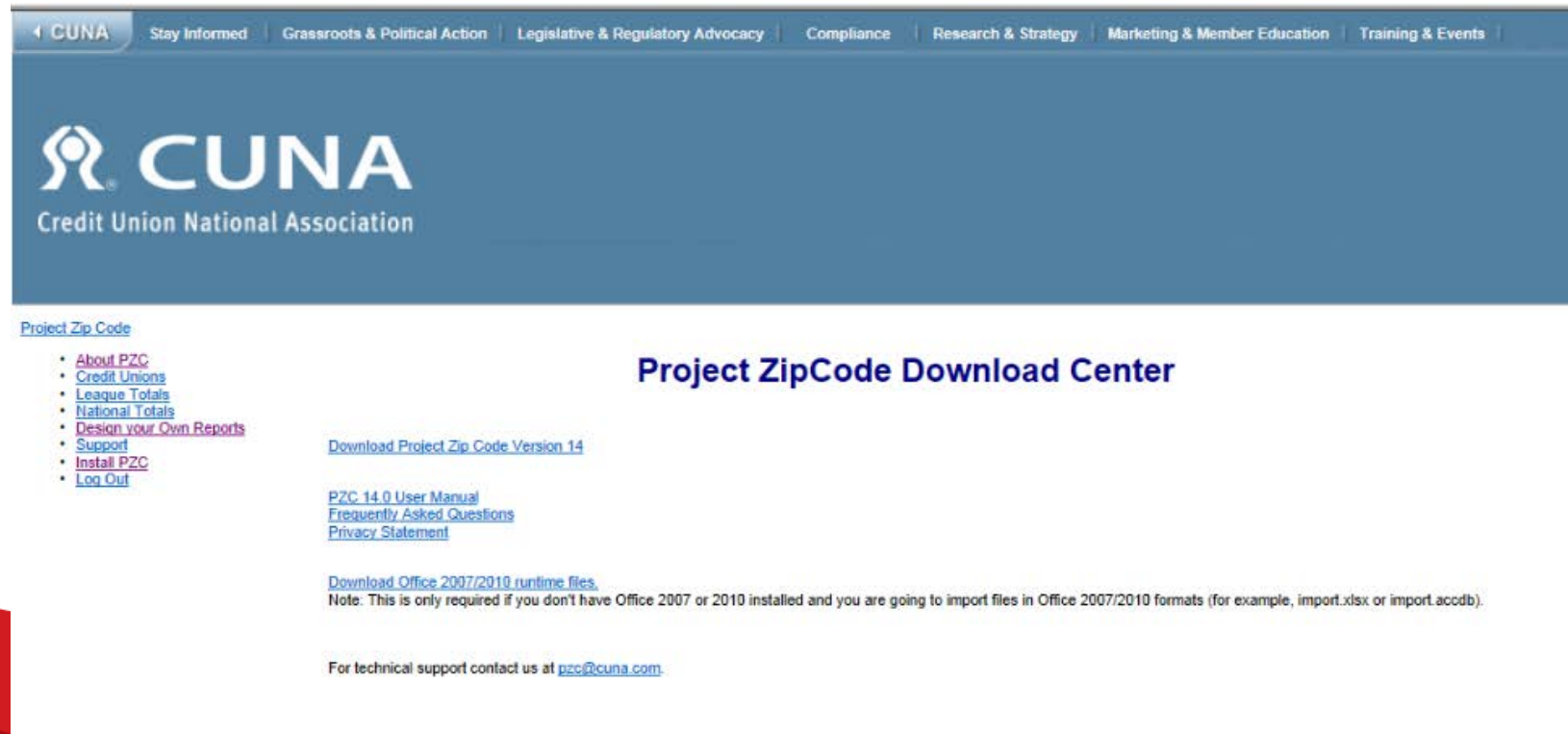
- A free software program
  - Available by download

PZC Matches credit unions members based on their residency to their:

- Congressional District
- State Legislative District
- County

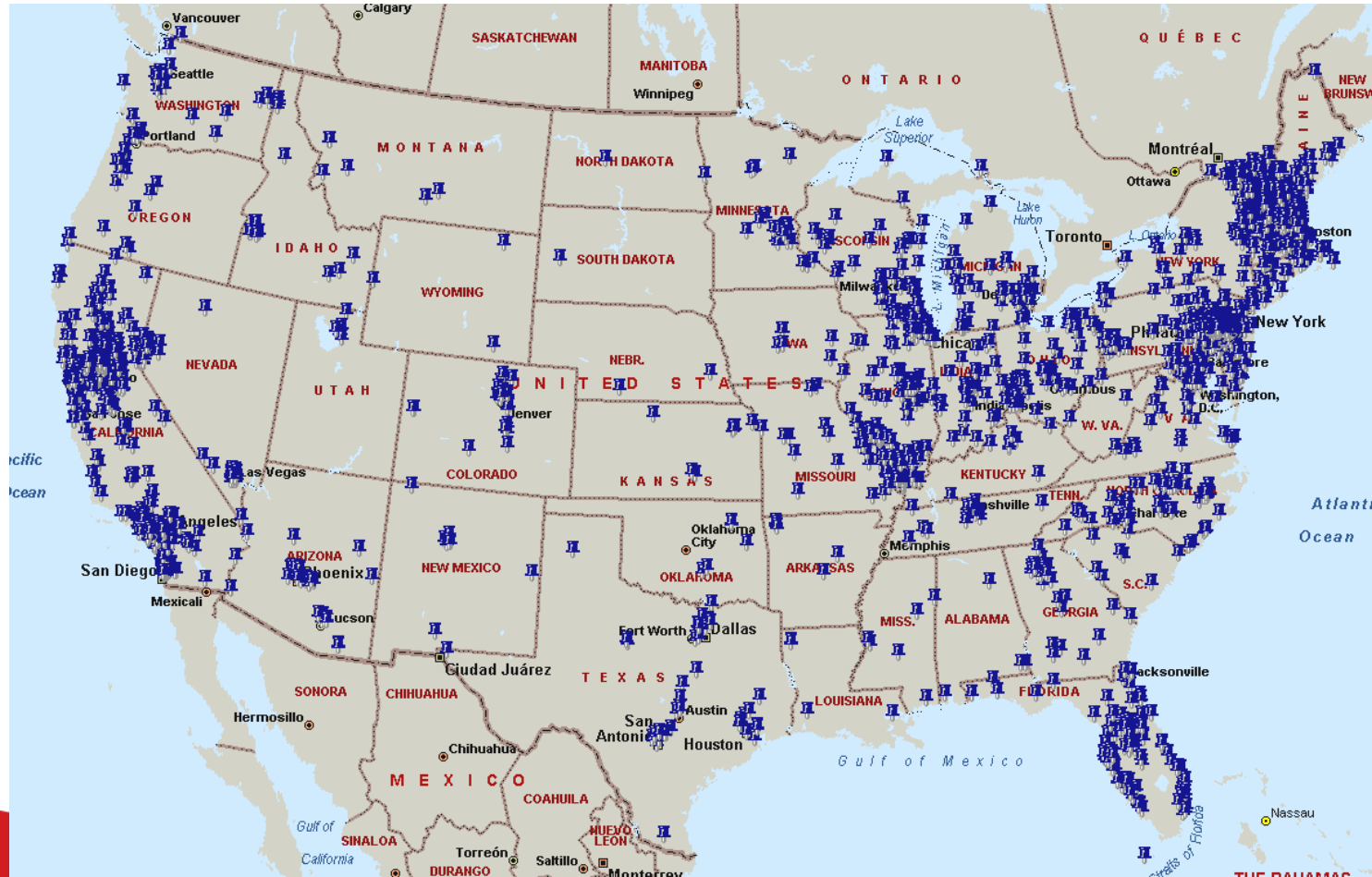
# Install Project Zip Code

- PZC can be installed by Download

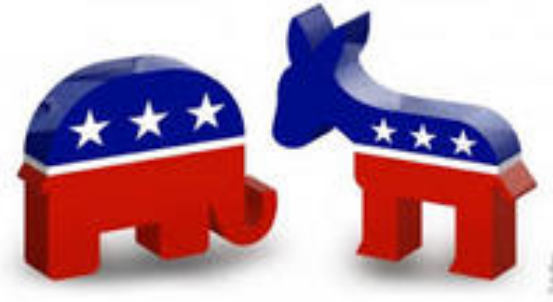


The screenshot shows the CUNA Project Zip Code Download Center webpage. At the top, there is a navigation bar with the CUNA logo and the text "Credit Union National Association". Below the navigation bar, the page title "Project Zip Code" is displayed. On the left side, there is a list of links: "About PZC", "Credit Unions", "League Totals", "National Totals", "Design your Own Reports", "Support", "Install PZC", and "Log Out". The main content area is titled "Project ZipCode Download Center" and contains the following links: "Download Project Zip Code Version 14", "PZC 14.0 User Manual", "Frequently Asked Questions", and "Privacy Statement". Below these links, there is a note: "Download Office 2007/2010 runtime files. Note: This is only required if you don't have Office 2007 or 2010 installed and you are going to import files in Office 2007/2010 formats (for example, import.xlsx or import.acodb)." At the bottom of the page, there is a link for technical support: "For technical support contact us at [pzc@cuna.com](mailto:pzc@cuna.com)."

# PZC matches credit union members across the US







# CULAC, Credit Union Political Action

*Electing & Retain Credit Union Champions*

# So what is CULAC?

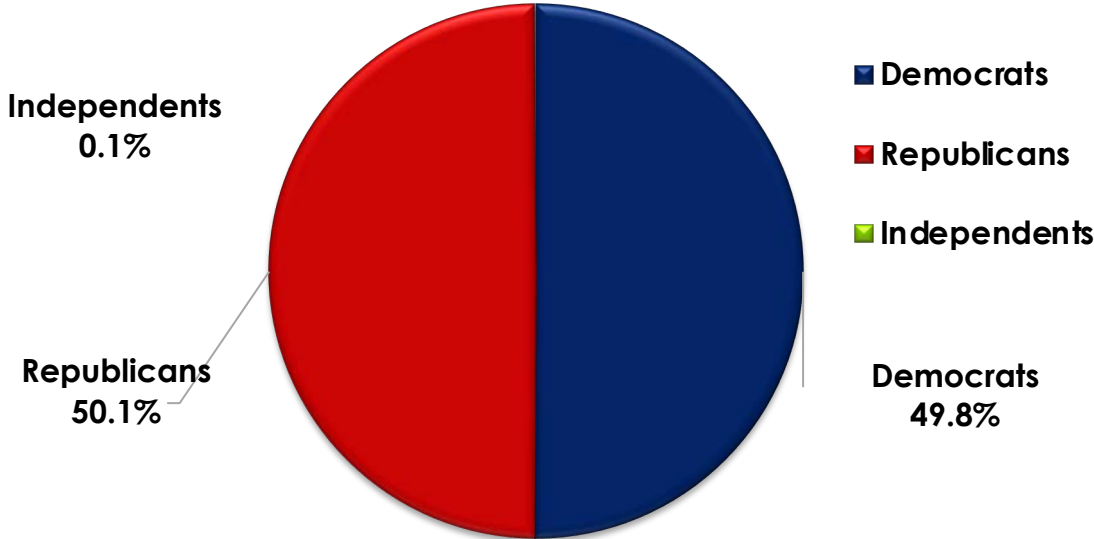
- CUNA's federal Political Action Committee (PAC) Credit Union Legislative Action Council
- Works to elect candidates to Congress who understand and support credit unions
- Comprised of thousands of CU members & employees nationwide
- Ensures we a voice on Capitol Hill

## Who can participate?

Members and employees of credit unions that have a current signed permission agreement with CUNA\* are eligible to contribute to CULAC.

*\*Or affiliated league federal PAC*

# Great Bipartisanship! 2016 Election Breakdown



CULAC helped elect 97% of the 364 candidates supported nationwide!



# Hike the Hill

- **Make your voice heard throughout the year.**



**HIKE THE HILL**

# HTH Brings credit union professionals to DC throughout the year

- Hike the Hill helps credit unions maintain a year-round presence on Capitol Hill
- Educates Lawmakers about the credit union difference
- Builds relationship between legislators and YOU, their constituents.



# Branch Visits





# Political and Grassroots Network (PGN)

*Provides 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.*



# Social Media



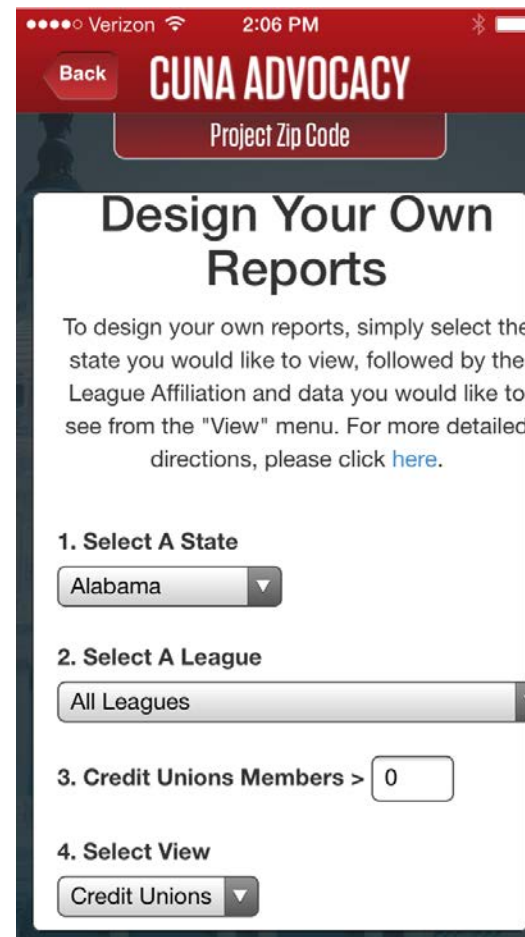
Follow:

**@CUNAadvocay**



Like:

**CUNA Advocacy**



**CUNA Advocacy**



# Build that Relationship!

- It's no secret that some members of the public are disillusioned. They feel as if Congress isn't listening to them, and that their concerns aren't heard or acknowledged. CMF research, however, proves the opposite. Members of Congress do actively listen and respond to constituents, but this is not always communicated in the media. **One way citizens and advocacy groups can keep this conversation going is through cultivating relationships.**
- Whether romantic, professional, or even platonic, relationships aren't built overnight. They take time and effort, and can be cumbersome. But once created, they can last a lifetime and are valuable. **A good relationship can also be the difference between having influence on a legislative action and feeling disgruntled and silenced.**

# Questions?

# *Storytelling*

*Brings It All Together*



## MARKETING & COMMUNICATIONS RESOURCES



### Helping Iowa banks tell their story

Iowa banks have a positive story to tell, and the IBA helps its members share their stories with **marketing and communications tools and resources** designed especially for IBA members. The IBA also provides **professional development opportunities** for bank marketing professionals.

Marketing Tools	Communications Resources	Professional Development
<a href="#">Bank Perks Program</a>	<a href="#">Communications Toolkit</a>	<a href="#">Best of Iowa Awards</a>
<a href="#">Calendar Program</a>	<a href="#">Public Image Campaign</a>	<a href="#">Marketing Conference</a>
<a href="#">Financial Literacy Programs</a>	<a href="#">Social Media Resources</a>	<a href="#">Marketing Peer Groups</a>
	<a href="#">Window Decals</a>	





## Story Are The Messages People Remember

## SHARE YOUR STORY

Credit unions have disproportionately paid the price for the bad acts of big Wall Street banks. During the financial crisis, these big banks had to be bailed out by taxpayers, while financially sound credit unions were there to help their middle class members weather the storm. Despite not causing the problem, credit unions now face the same expensive regulatory burdens. If you have personally been impacted by additional regulations at your credit union, please share with us. Perhaps your mortgage wait time was prolonged, or costs associated with attaining that mortgage increased as a result of regulations. Some services or products may have been removed from your credit union because they were deemed too costly as a result of regulations. If your services have been impaired in any way and you are willing to share, we would like to hear from you.

EMAIL \*

FIRST NAME \*

LAST NAME

CITY \*

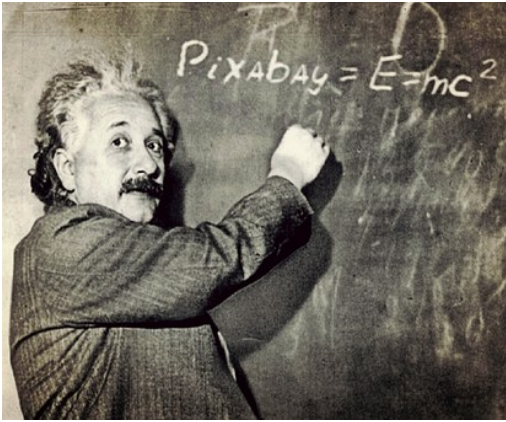
STATE \*

Alaska ▼

HOW HAVE REGULATIONS PLACED ON CREDIT UNIONS NEGATIVELY AFFECTED YOU? \*

**SEND**

\*By submission, I give my consent for all or part of my submission itself, to be used by CUNA in any manner in which CUNA may choose, free and clear of any claim on my part, and without compensation paid to me relating to such use.



You don't need to deliver a lecture



Stories can be shared in many forms



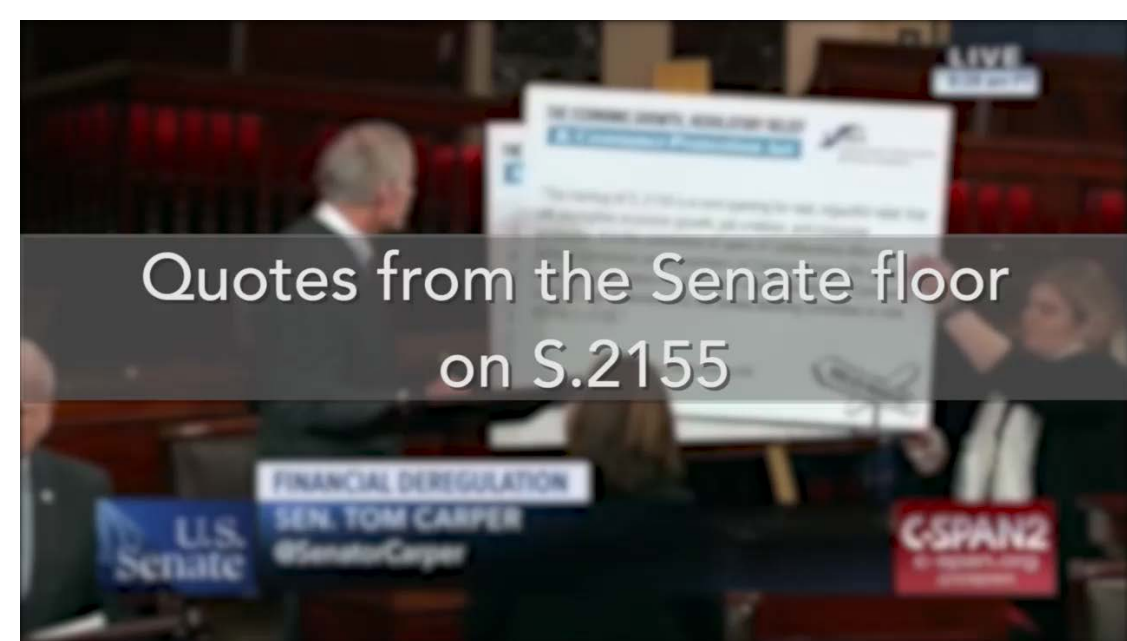
The more personal and relatable the better



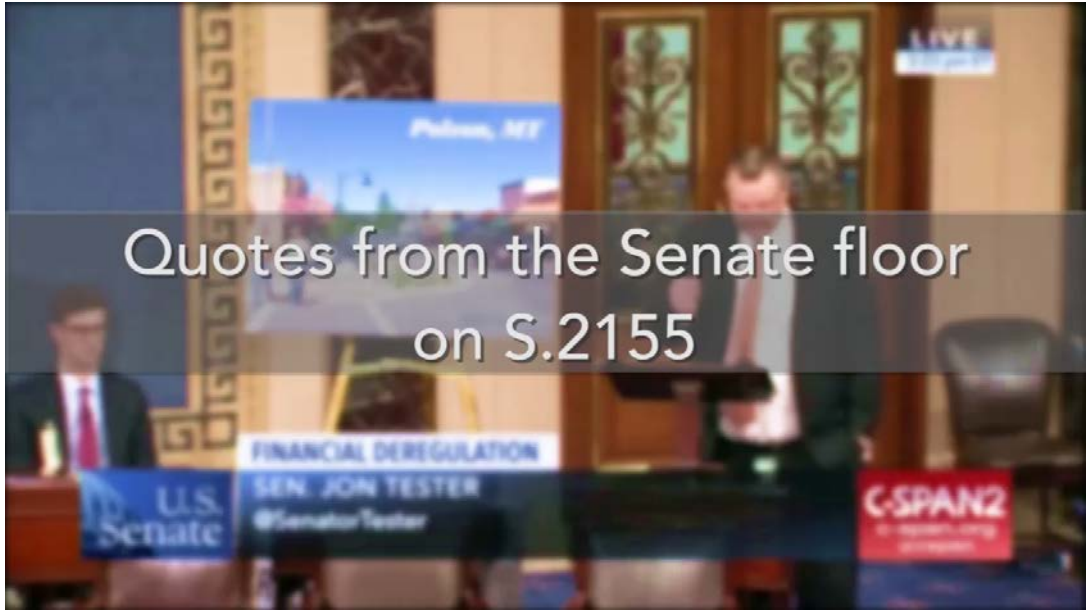
Shared experiences with lawmakers help to strengthen your message







Quotes from the Senate floor  
on S.2155



Quotes from the Senate floor  
on S.2155







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**Chief Political Officer**  
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