

Welcome!

A large blue rectangular graphic with white and yellow text. The text reads "LSCU Chapter Leaders RETREAT". "LSCU" is in a stylized white font with a blue swoosh. "Chapter Leaders" is in white, and "RETREAT" is in large yellow block letters.

LSCU
Chapter Leaders
RETREAT

May 2-3, 2022
Atlanta, GA



Today's Agenda

Monday, May 2

2:00PM – 2:15PM	Welcome LSCU team members will welcome the group, review general announcements, and conference expectations, and conduct brief introductions.	Oak Room – South Tower
2:15PM – 2:30PM	League Update LSCU President Samantha Beeler will provide an update including upcoming events and initiatives.	Oak Room – South Tower
2:30PM – 3:15PM	State of the Chapters Discussion led by Member Engagement Consultants including initial introductions of all attendees, the state of the chapter system and resources available through LSCU.	Oak Room – South Tower
3:15PM – 3:30PM	Break <i>Sponsored by CBSI</i>	Oak Room – South Tower
3:30PM – 5:00PM	Chapter Impact & Programs That Work Slide show and open dialogue of what went well in 2021, along with a review of the impact that chapters make within the League and local communities.	Oak Room – South Tower
6:00PM – 8:30PM	Social Hour and Group Dinner	New South Kitchen



**Thank you to our generous
sponsors!**



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Introductions

1. Name
2. Chapter & Board Position
3. Credit Union & Title
4. What is one thing you hope to get out of this retreat?



League Update

Samantha Beeler, LSCU President



State of the Chapters

**Alisha Stair, VP Member
Engagement**



*League of Southeastern
Credit Unions*

All About Chapters

- Chapters provide credit unions with resources at a local level, as well as between credit unions themselves.
- The purpose of a Chapter is to:
 - **Promote cooperation and networking among credit unions**
 - **Support the growth of credit unions;**
 - **Promote and support the LSCU & Affiliates;**
 - **Sponsor educational programs;**
 - **Promote advocacy efforts in support of the credit union movement;**
 - **Support the Young Professionals Program;**
 - **Support the Southeastern Credit Union Foundation;**
 - **Encourage credit union participation in community involvement projects;**



Your Chapter's WHY

WHY	HOW	WHAT
<ul style="list-style-type: none">• Motivation• Purpose• Cause• Inspiration	<ul style="list-style-type: none">• Process• What sets us apart• Unique value• Actions	<ul style="list-style-type: none">• Engage• Product/Service• Resources• Results

FOOD FOR THOUGHT

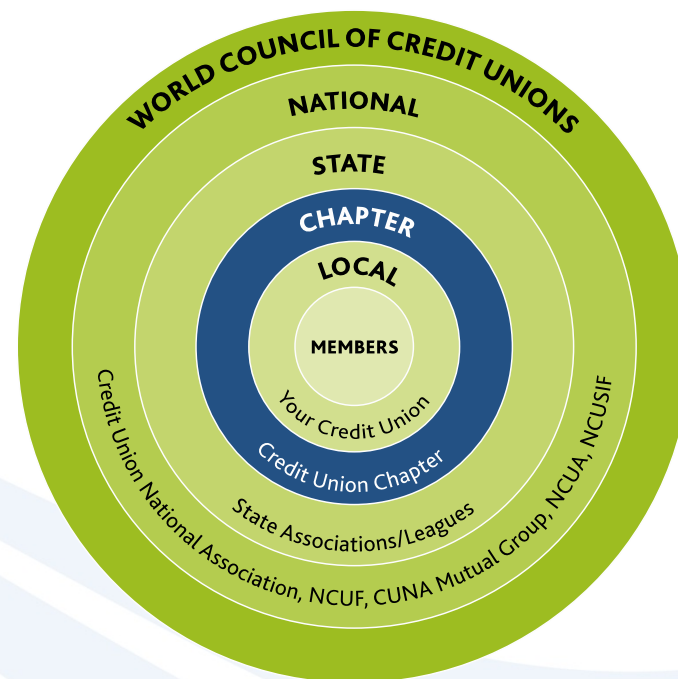
<ol style="list-style-type: none">1. What inspired you to become involved?2. What problem is your chapter trying to solve?3. What connects you to our movement & your chapter?	<ol style="list-style-type: none">1. What is unique about your chapter?2. How has your chapter evolved?3. How do you create buy-in?	<ol style="list-style-type: none">1. What does your chapter provide to participants?2. What problem is your chapter trying to solve?3. What connects you to our movement & your chapter?
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Benefits of Serving on a Chapter Board

Serving on a chapter board expands your perspective to a board-level point of view, while also providing recognition as a leader within the movement.

- Extend your professional and personal networks
- Introduce you to senior executives from other credit unions, chapters and industry leaders
- Develop your leadership skills and provide experience serving at a regional board level
- Offer fun and creative opportunities for collaboration on meetings, special events and more

Chapters are an important component to the Credit Union system.



Chapter Revitalization

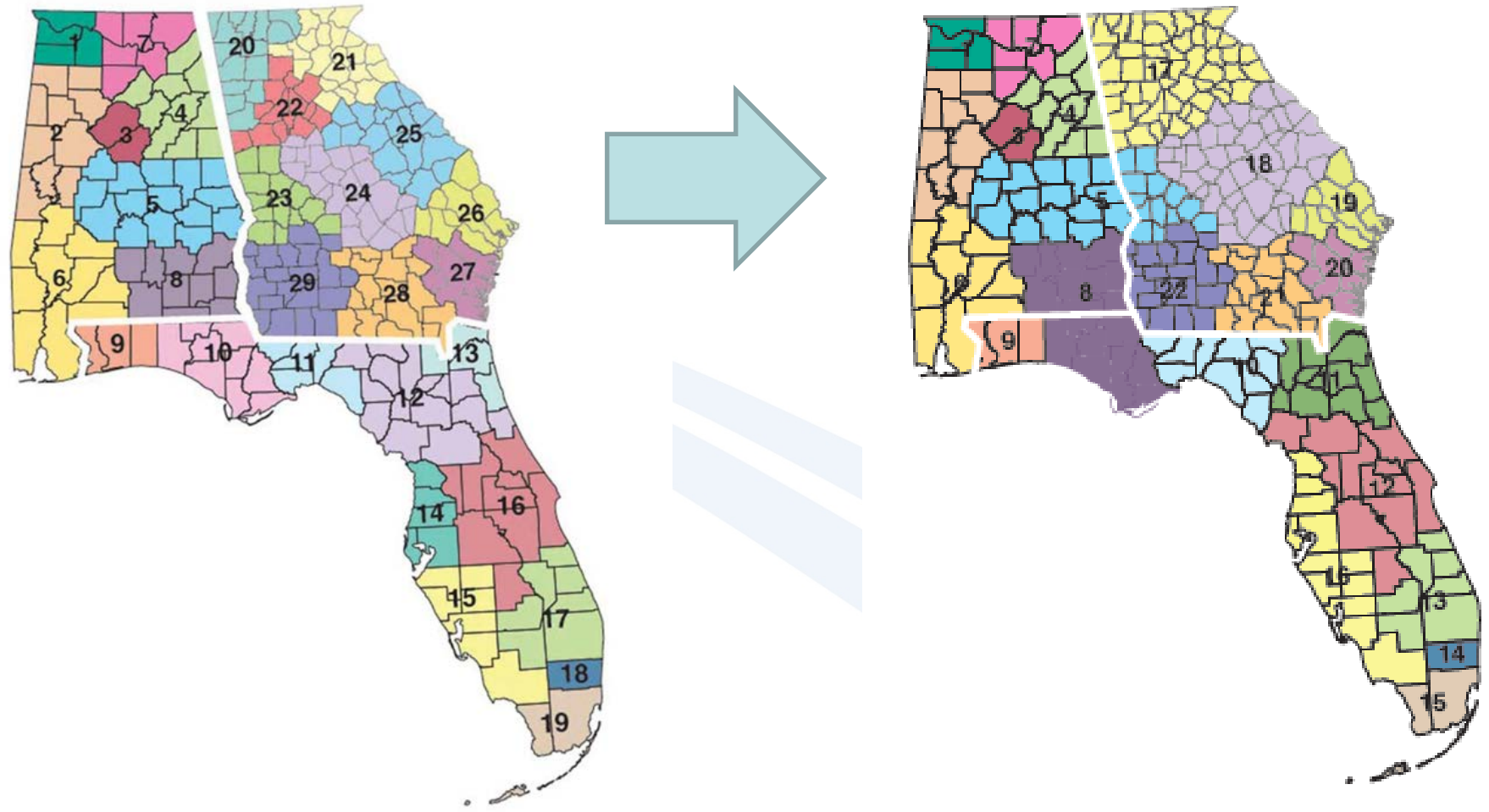
- Due to COVID and decreased participation, LSCU began a chapter revitalization plan in 2021.
- To chart a path forward, a taskforce of chapter leaders from all three states was created.
- After a series of town hall meetings to solicit feedback, the LSCU board voted to approve the proposal at its June meeting.
- Revised boundaries provide regional peers while also breaking down state silos and an adequate number of credit unions.
- **The following changes went into effect for LSCU Chapters beginning 1/1/2022:**



Changes to Chapter Boundaries

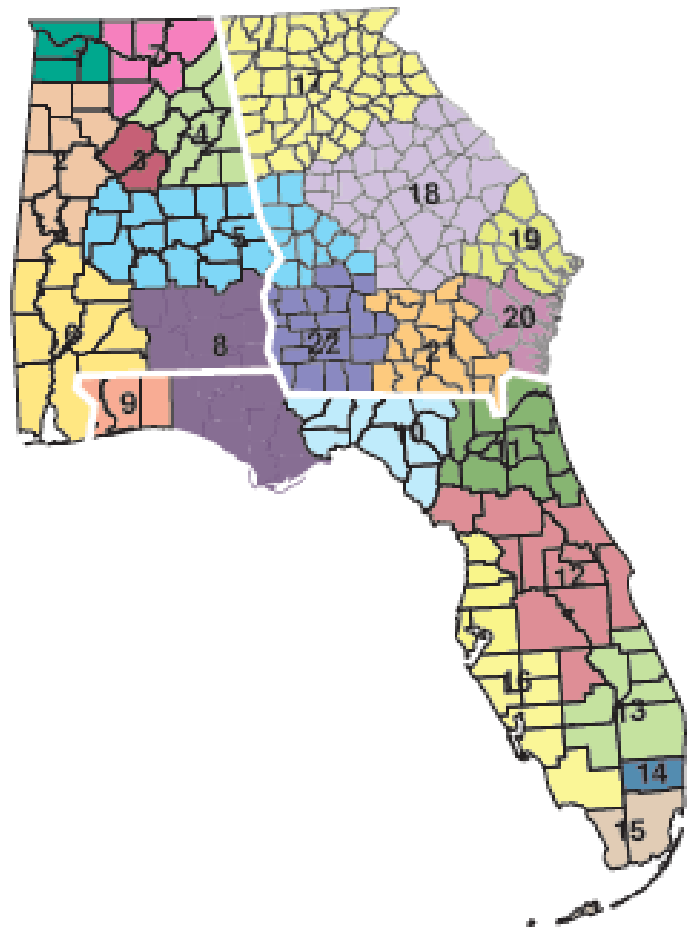
Before
29 Chapters

After
22 Chapters



Changes to Chapter Boundaries & Primary CUs

- 1. Shoals (7 + 1 non-affiliate)
- 2. Tuscaloosa (8)
- 3. Birmingham (26 + 4 non-affiliates)
- 4. Cheaha (10)
- 5. River Region (17 + 2 non-affiliates)
- 6. Mobile (16 + 2 non-affiliates)
- 7. Northeast AL (6 + 1 non-affiliate)
- 8. Wiregrass/Gulf Coast (13 + 2 non-affiliates)
- 9. NW FL (7 + 3 non-affiliates)
- 10. Tallahassee (14)
- 11. Northeast FL (15)
- 12. Central FL (13 + 5 non-affiliates)
- 13. Palm Beach (6 + 1 non-affiliate)
- 14. Broward (10 + 1 non-affiliate)
- 15. Southernmost (13 + 3 non-affiliates)
- 16. Tampa Bay (20)
- 17. Greater Atlanta (36 + 7 non-affiliates)
- 18. Middle GA (12 + 3 non-affiliates)
- 19. Coastal Empire (10 + 1 non-affiliate)
- 20. Southeast GA (5)
- 21. South GA (8 + 1 non-affiliate)
- 22. Southwest GA (1 + 2 non-affiliates)



Changes to Standard Chapter Bylaws

- Changes to the Standard Chapter Bylaws include:
 - Reducing the meeting requirement from one meeting each quarter to two meetings per year
 - Adding virtual as an option for meeting location



Brainstorming the Future of Chapters

How has Chapter Revitalization gone for your Chapter?



What challenges and/or opportunities do you foresee your Chapter facing in the future?



Are additional changes necessary?
How can LSCU best support these efforts?



Chapter Resources

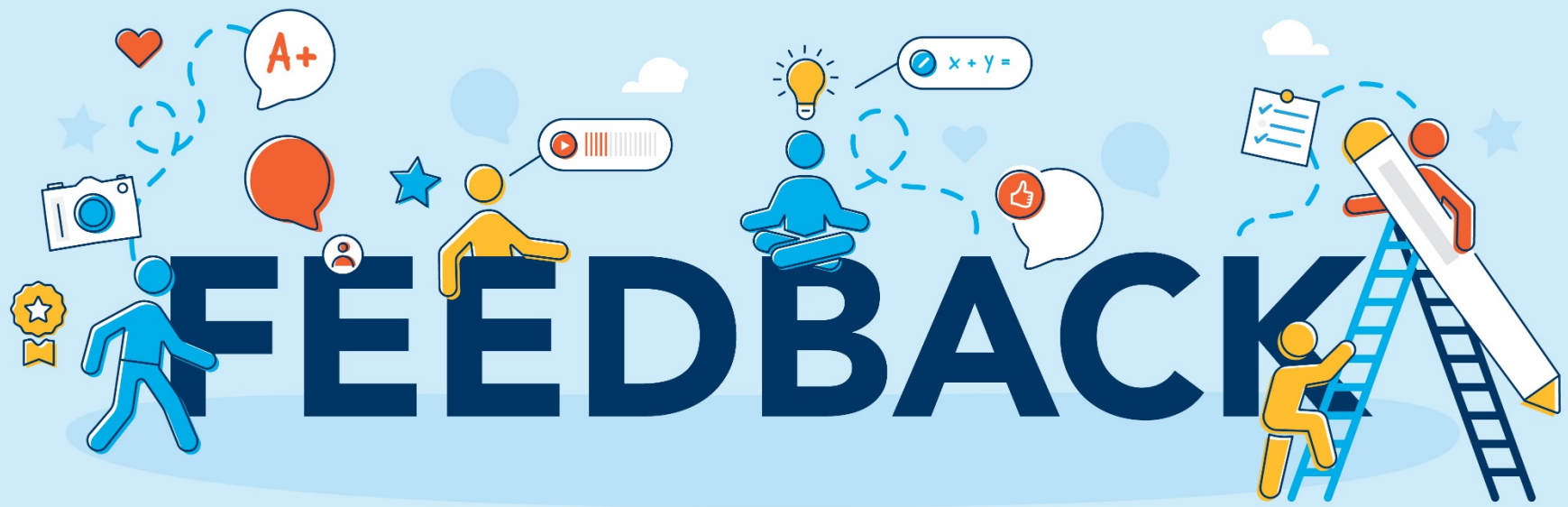


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Chapter Resources-LSCU & Affiliates

- LSCU Chapter Liaison
- Chapter Planning Sessions
- Connections with other Chapter Leaders
- Vendor Partnerships
- Guest Speakers
- Assistance securing lawmakers & candidates for advocacy events
- Credit Union Audit & Compliance Group (CUACG)
 - Chapters have the option to use CUACG to file the 990 EZ returns
 - \$300 per filing





Tap Into Credit Union Communities

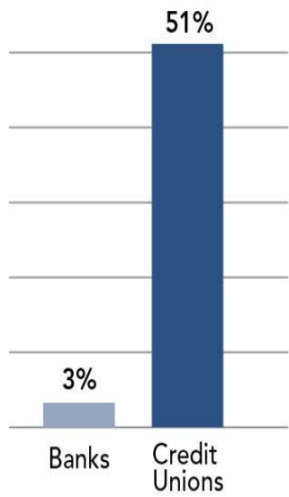


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Global Women's Leadership Network

Expanding Connections



A majority of credit union CEOs are women

51%
compared to 3% at banks



**GWLN
CONNECTS**



**GWLN
EMPOWERS**



**GWLN
INSPIRES**

WOCCU's GWLN Mission:

To provide women with opportunities & resources to make a measurable difference in each other, their communities, & their credit unions.



Global Women's Leadership Network

Expanding Connections

THE POWER OF WOMEN

INSPIRE • CULTIVATE • LEAD

An empowering and educational event for professional credit union women

MAY 24, 2022 10 AM - 1 PM

GWLN Sister Society - Georgia



Gas South District

Willow Meeting Room
6400 Sugarloaf Parkway
Duluth, GA 30097

Lunch, Refreshments,
Networking, and more!

Scan to RSVP or visit:
bit.ly/GWLN_Empower



YOUR GWLN JOURNEY AWAITS



JOIN GWLN



START A SISTER SOCIETY



TIE ON YOUR PINK



SPONSOR GWLN EVENTS

Expanding Connections



Inclusiv's Mission:

Juntos Avanzamos – Together We Advance – is a designation for credit unions committed to serving and empowering Hispanic and immigrant consumers – helping them navigate the U.S. financial system and providing safe, affordable and relevant financial services.

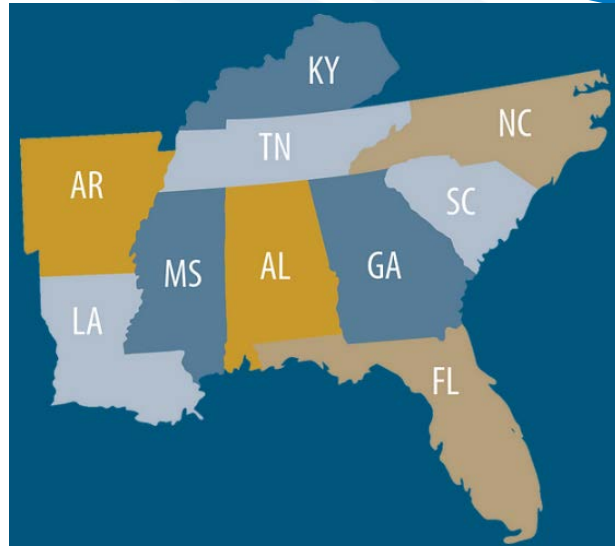




Expanding Connections

AACUC's Mission:

AACUC supports programs to benefit African-American credit union professionals & volunteers, credit unions, & credit union partners. Goals & objectives include expanding interest & increasing the number of minorities in the credit union movement, increasing outreach of the credit union movement in African countries & the US through mentoring, scholarship programs, & educational opportunities.





Expanding Connections

Young Professionals:
YPs are a great resource to highlight upcoming talent and ignite the CU spark for the next generation of executives. YPs bring a fresh perspective and serve as strong promoters for CU events.



Break
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Chapter Impact & Programs that Work



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The Impact Chapters Have on the Local Communities

Arno Quon, Member Engagement Consultant



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Donations to State PACs

- The Tallahassee Chapter contributed \$3000 in 2021
- The Palm Beach Chapter contributed \$1500 in 2021
- The SE Georgia Chapter contributed \$200 in 2022
- The Coastal Empire Chapter contributed \$250 in 2021
- The NE Alabama Chapter contributed \$500 in 2021
- The Cheaha Chapter contributed \$133 in 2021



Broward Chapter

"Last year we collected more than \$7,000 for the Surfside community after the collapse of the Champlain Towers. Additionally, in partnership with the Southernmost Chapter, we raised \$53,000 for local cancer charities at our Annual Golf Tournament. The Broward Chapter is just now starting in person events."



Palm Beach Chapter

Donation to: Family Promise of Northern Palm Beach
County \$17,000

LSCU CU Foundation \$1200



The Greater Atlanta Chapter

“Due to COVID, all meetings have been virtual last year, and so far this year. In 2021, the chapter made a donation to Children’s Healthcare of Atlanta. A representative from this organization spoke at the October Chapter meeting. “



Open Discussion

What great things has your chapter done to impact the local community?



Chapter Best Practices

BEST
PRACTICE



- 1** Coordinate/host Chapter events such as an annual Chapter Golf Tournament or Bowl-a-Thon to benefit the Association PAC or a local charity.
- 2** Create a key contact list within your Chapter so that when critical political issues come up, your Chapter will be able to notify members quickly.
- 3** Create an annual signature event for your Chapter such as a motorcycle rally; or get involved in a festival that your community holds to raise money for a charity, i.e., a CMNH telethon.
- 4** Give away door prizes donated by vendors, credit unions, or the Chapter at every meeting.
- 5** Determine your Chapter's strengths and weaknesses, establish goals, and determine events for the year (event calendar). Review them mid-way through the year to ensure you are on track.



6

Delegate duties for different Chapter functions to the board and enlist sub-committees to assist with the workload.

7

Consider meeting locations when planning your Chapter meetings, as this will affect the attendance of your meetings.

8

Survey your Chapter credit unions once or twice a year to find out what type of meetings/functions they are interested in attending.

9

Determine the hot issues that your Chapter credit unions are currently dealing with and focus meetings on those issues.

10

Focus on keeping the cost reasonable for Chapter meetings.

Chapter Programs that Work

**Susan Lee, Member Engagement
Consultant**



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What Events Went Well For Chapters In The Past Year?



*League of Southeastern
Credit Unions & Affiliates*

Birmingham Chapter Holiday Party



























Birmingham Chapter Top Golf











Northeast Alabama Chapter Vendor Fair















Shoals Chapter ICU Day & Trivia Night





Zoom Meeting

The Zoom meeting grid consists of 10 video thumbnails. The top row includes PEG (a man in a white shirt and tie), Nate "DOC" TriviaHub (a purple brick wall background with ESI and AMERICAN SHARE logos), Gwen (a woman with blonde hair), and Pam (a woman in a light green top). The second row includes Laura (a woman with blonde hair and glasses), Lisa (a woman in a grey top), Mike (a man with glasses), and Alisha (a woman with long dark hair). The bottom row features three large black boxes with white text: "dtaylor", "Rhonda", and a smaller box for Kaitlyn (a smiling woman with long blonde hair). The Windows taskbar at the bottom shows the search bar, system tray icons, and the date/time "7:14 PM 3/18/2021".



Tuscaloosa Chapter Chapter Banquet





Coastal Empire Chapter Dinner





Broward Chapter Cybersecurity Workshop





Gulf Coast Chapter Financial Fair













Palm Beach Chapter Annual Meeting















Southernmost Chapter CEO Dinner















Southernmost Chapter Annual Meeting











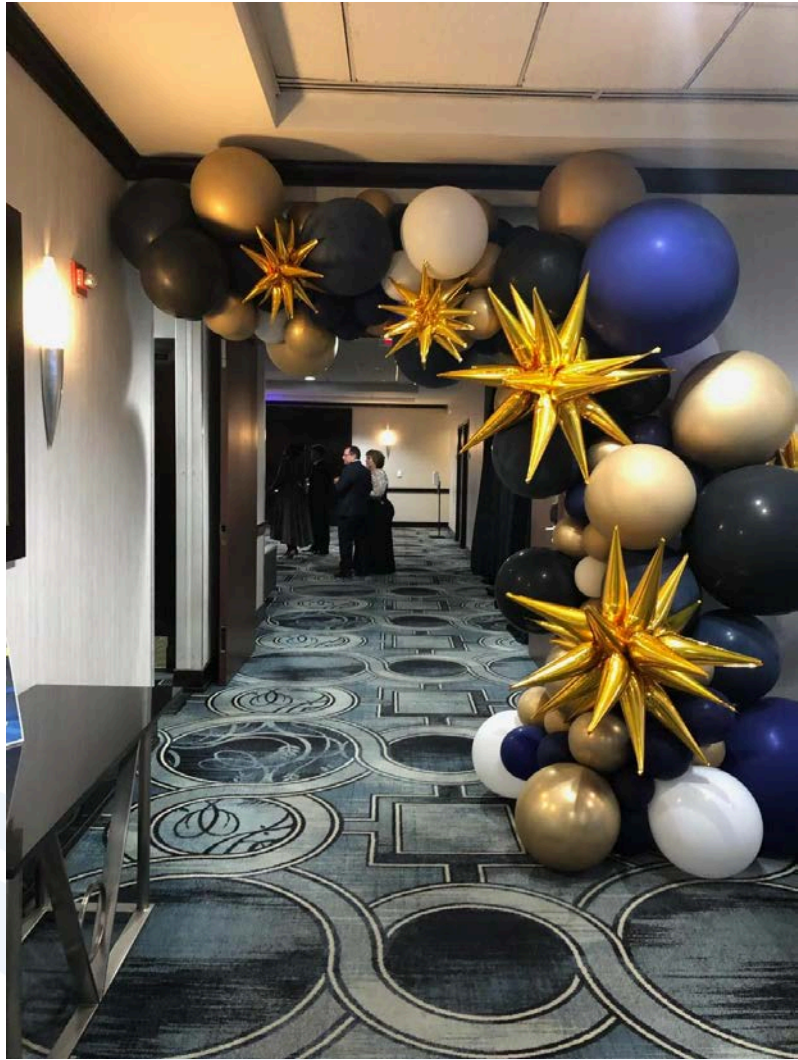






Southernmost Chapter Gala























Tampa Bay Chapter Top Golf























Share your stories.....

- What events were your most successful?
- What events were most unique?
- What is the biggest contributing factor to your success?
- What events are you most excited about?



Please join us for
Social Hour & Group Dinner
6pm-New South Kitchen



League of Southeastern
Credit Unions

Day 2



May 2-3, 2022
Atlanta, GA



Today's Agenda

Tuesday, May 3

8:00AM – 9:00AM	Breakfast Available	Hazelnut – North Tower on M3 Level
9:00AM – 10:15AM	Chapter Roundtable Discussions Attendees will break out into groups and will rotate until everyone has had an opportunity to connect.	Oak Room – South Tower
10:15AM – 10:30AM	Break <i>Sponsored by CBSI</i>	Oak Room – South Tower
10:30AM – 11:30AM	Building and Growing a Successful Young Professionals Program Ideas and information for building a Young Professionals Group within your chapter.	Oak Room – South Tower
11:30AM – 12:00PM	Southeastern Credit Union Foundation Discover how the Southeastern Credit Union Foundation can assist your chapter, along with accomplishments of the SECUF through your generous support.	Oak Room – South Tower
12:00PM – 1:30PM	Lunch <i>Sponsored by Stifel</i>	Hazelnut – North Tower on M3 Level
1:30pm – 2:30pm:	Leaning into Advocacy to Mobilize Your Chapter Hear what the LSCU Advocacy team has been accomplishing with lawmakers, the impact on the credit union movement, and ways your chapter can become involved.	Oak Room – South Tower
2:45pm – 3:00PM	Wrap up and Adjourn	Oak Room – South Tower

**Thank you to our generous
sponsors!**



LSCU
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Chapter Roundtable Discussions



*League of Southeastern
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Chapter Leader Breakout Sessions

Check the back
of your
nametag to find
your first
group!



Roundtable Discussion

- 1.) How does your Chapter take event payments? Do you feel it is working well or do you need to change things?**
- 2.) What is your strategy for recruiting new chapter board members? What hurdles have you encountered?**
- 3.) What issues do you foresee affecting your chapter? How can LSCU better support your efforts?**



Roundtable Discussion

4.) Does your chapter have a social media presence? If so, how has this helped your chapter and if not, why not?

5.) What is your most well attended chapter event or program of the year? Why do you believe that is the case?

6.) How does your chapter engage with other CU networks, such as the Global Women's Leadership Network, Young Professionals, the African American Credit Union Coalition, and other groups?



Roundtable Discussion

7.) What are some successful ways to increase attendance of chapter meetings?

8.) Some chapters provide grants. For example, a Chapter Matching Grants program provides chapters with funds to help offset the costs of advertising and promotional activities that benefit their credit unions. Does your chapter provide any grants?

9.) Are your Chapter Bylaws reviewed periodically? When was the last time someone reviewed the Chapter Bylaws?



Break
Sponsored by CBSI



Building & Growing a Successful Young Professionals Group



*League of Southeastern
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LSCU's YPG





- Made up of CU professionals 40 and younger, goals of the YPG include:
 - Increased industry awareness & knowledge
 - Professional development
 - Networking & collaboration among YPs across the Southeast.

Getting Started

Register at www.lscu.coop-Member Engagement-Young Professionals Group



The LSCU Young Professionals Group (YPG) is made up of credit union professionals, 40 years of age and younger, in Alabama, Florida and Georgia working to positively impact the credit union movement. The goals of this program are improved industry awareness, increased knowledge and professional development, and a collaborative spirit among young credit union professionals.


Join Today!

[JOIN NOW »](#)


Watch Our Video
[VIEW NOW »](#)



YPG Involvement

LSCU

- Discounted event registration
- Quarterly virtual events
- Annual YP Think Tank
 - Sept.30-Oct. 1, Jacksonville
- YP Coordinating Council

Chapter

- YP Liaison
- YPG Board
- YPG Events
 - Fundraisers
 - Tournaments
 - Meet-ups
 - Professional Development
 - Community Giving & Involvement

And Beyond!

- Filene
- The Cooperative Trust
- WYCUP
- CUNA #CUYP
- Community YPGs

The Importance of the YPG

- **For Chapters:**

- Increased participation
- Increased promotion
- Board revitalization
- Fresh perspectives
- More connections!

- **For the Credit Union Movement:**

- Preparing the next generation of leaders
- Ignites a lifelong passion for credit unions
- A tool in the war for talent



Resources Available through LSCU

- Marketing Materials
- Event & Outreach Guides
- Chapter credit union connections
- LSCU Chapter Speakers' Bureau
- Guidance & promotion from LSCU's Member Engagement Team
- Mentoring from other YPG leaders



LSCU
YP
Young Professionals

<https://tinyurl.com/2cvza2yx>



Are you a YPG?

- Are you a credit union professional under the age of 40 at an LSCU-affiliated credit union or CUSO?
- Do you want to have a positive impact in the credit union movement and communities you serve through networking, mentorships, and collective action?
- Are you interested in learning about opportunities for growth and career development through industry awareness, increased knowledge exchange, and professional development?



Feedback from Current YPs



Calling All Young Professionals!

Join the Young Professionals Group today
and start networking with the cool kids.





Southeastern Credit Union Foundation

Carrie Litherland, Foundation
Development Coordinator



*League of Southeastern
Credit Unions*

Southeastern Credit Union Foundation

Mission: To support economic growth by promoting financial wellness, sparking collaborative community initiatives, and providing disaster preparedness and relief to credit unions.

Vision: To create an environment whereby credit unions can enrich the financial lives of their members and advance the communities they serve.

Your SECUF Team!

Bobbi Grady
Foundation Director



Carrie Litherland
Foundation Coordinator



SECUF Foundation Focus

- Financial Wellness and Education
- Community Development
- Professional Development Grants
- Disaster Preparedness & Relief Efforts

Thank you!

Through direct contributions and fundraising events such as golf tournaments, CUs on Tap, and others, LSCU Chapters directly support the programs of the SECUF.

We also came together to supported many charities and provided disaster relief funds.



Your support has an impact: Financial Wellness

The SECUF provides resources to better enable credit unions and chapters to reach all age groups and to improve overall financial health.

- Credit Union Employee Financial Wellness: Enrich
- Financial Counseling Certification and Recertification Program (FiCEP)
- Interactive Youth Toolkits
- Materials and Links to Resources
- Financial Wellness Strategic Planning





LSCU.ENRICH.ORG/SIGNUP

CONNECT WITH ENRICH TODAY!



CURRENTLY **606** REGISTERED PARTICIPANTS FROM **72** AFFILIATE CREDIT UNIONS ACROSS ALABAMA, FLORIDA AND GEORGIA.

SECUF is proud to offer Enrich, an online financial wellness platform for all employees of LSCU-affiliated credit unions at no cost!

Highlights include:

- Personalized, takeaway-loaded content covering all the must-knows
- Pinpointed knowledge-building exercises and how-to tutorials
- Explainer videos with simple-to-absorb tips and tricks
- Community discussion boards where to ask questions or to provide input
- Clever games and progress tracking that make learning entertaining
- Complimentary financial counseling thorough chat, email or phone



89 REGISTERED IN 2021 FROM 12
CREDIT UNIONS.

FiCEP Financial Counselor & Training Certification

Credit unions with certified financial counselors on staff are better able to demonstrate the credit union difference, grow product and service revenue, and attract new members. The FiCEP program teaches credit union staff how to counsel members so they can budget better, save smartly, pay down debt and plan for the future.

- Two opportunities for certification, one in the spring and one in the fall, to take the training. Recertification one time a year.
- Provide live exam review.
- A network of peers to learn with.
- Looking to the future: Financial Counselor Network for sharing best practices, networking, etc.

Interactive Youth Financial Education Toolkits

SECUF offers complimentary resources to enable credit unions and chapters to support financial education to school-age children within their communities.

Reality Fair - a hands-on simulation where students experience financial challenges they will face as they begin navigating life on their own or in the "real world." Also available in a virtual platform.

Books Make Cent\$ - an interactive way to introduce elementary level students to credit unions and basic financial concepts while building relationships with schools and community partners. Each suggested book comes with a lesson plan.



Your support has an impact: Community Development

The Southeastern Credit Union Foundation assists credit unions in connecting with community partners, becoming low income designated and obtaining the Community Development Financial Institution (CDFI) certification and coordinating efforts to apply for federal grant money through the U.S. Treasury for community development.

- Grants for credit unions to subsidize CDFI application fees.
- Community Development Workshops



Your support has an impact: Professional Development Grants

The Southeastern Credit Union Foundation awards grants throughout the year for credit union CEOs, employees, board members, and supervisory committee members to attend the League of Southeastern Credit Unions & Affiliates and Credit Union National Association educational events.

Grants are awarded to those individuals who best exemplify the credit union philosophy, and whose attendance at approved programs would be beneficial in the perpetuation of credit union goals and ideas on an as-needed basis.



**IN 2021, THE SECUF
AWARDED \$21,000 IN
PROFESSIONAL
DEVELOPMENT GRANTS.**

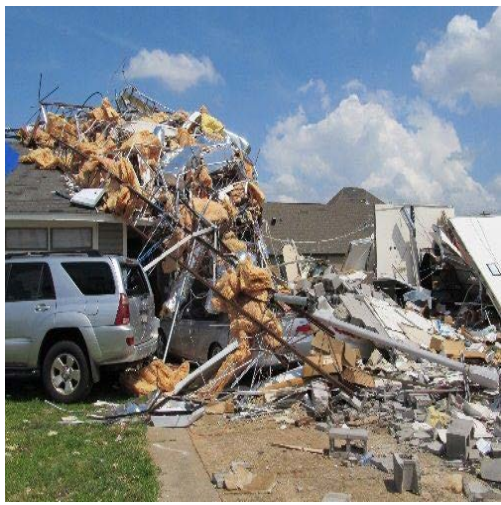
IN 2021, THE SECUF PROVIDED \$36,000 IN DISASTER RELIEF GRANTS

Disaster Relief

In times of natural disasters, concern for our credit unions and the communities they serve is a top priority for the League of Southeastern Credit Unions & Affiliates (LSCU) and the Southeastern Credit Union Foundation (SECUF).

The SECUF's disaster preparedness and relief resources include:

- Pre-hurricane season webinars for credit unions and employees
- Financial assistance through CUAid, the National Credit Union Foundation's disaster fund
- Small grants to credit union employees and board members to help with immediate needs related to housing and transportation.





Current LSCU Chapter & SECUF Partnership Opportunities

See us as your resource!

- Professional Development and Networking: CUs on Tap, FiCEP, Grants, etc.
- Financial Education Efforts: Reality Fair Toolkit and Training Workshops, Books Make Cents\$ Lesson Plans, Financial Empowerment materials and resources
- Community Impact and Development Workshops
- Supporting Local Nonprofits Sharing in Our Mission
- Disaster Relief Partnership Efforts: Mobilizing, Collecting Donations, Matching Contributions
- Fundraising Toolkit and Fundraising Support

**When you think about
SECUF what words
come to mind?**

<https://bit.ly/3EveMI0>



What are your Community Initiatives Impact and Support Goals?

- Raise funds for charitable programs in your area
- Provide financial education/wellness to youth
- Provide financial education/wellness to community
- Supporting professional development with Chapter CU members
- Human Service Partnerships/Granting funds to local projects

<https://bit.ly/3EAeIMl>

<https://admin.sli.do/event/nK8aQddvYevJH9HvDHQk8g/polls>



**How would you like to see
the SECUF and your
Chapter collaborate on
community initiatives?**

<https://bit.ly/3EveMl0>



Thank you

Carrie Litherland
Foundation Coordinator,
Southeastern Credit Union Foundation

Carrie.Litherland@lscu.coop

Lunch
Sponsored by Stifel

STIFEL

LSCU

League of Southeastern
Credit Unions

Leaning into Advocacy to Mobilize Your Chapter

Chapter Leaders Retreat
Tuesday, May 3, 2022
Omni Atlanta Hotel at CNN Center





Sydney Rubin Seral
Vice President of Advocacy
League of Southeastern Credit Unions &
Affiliates

Legislative Advocacy



Relationship Building



State Capitol Engagement



Congressional Delegation Visits

State Advocacy - Alabama

- **SB 211 (Uniform Certificate of Title for Vessels Act)** - will allow the Alabama Department of Revenue to collect a \$20 fee on each title of vessels between 18 feet and 26 feet in length and personal watercraft at or over 75 horsepower, as well as allow the counties to collect \$5 and lenders or dealers to collect \$5 for processing and submission of the title application. It will also allow ADOR rulemaking authority which is standard when creating a new department within a state agency. **The effective date of the bill is January 1, 2024.**
- **SB 135 (Credit Union Administration, Examiners, Travel Expenses to be Set by the Administrators)** – will allow ACUA examiners to have their travel expenses covered by the ACUA. **Effective as of March 10.**
- **HJR 64 (Supporting the Importance of Financial Education in Alabama)** - sets the stage for a 2023 financial literacy mandate legislation in K-12 schools, as well as (potentially) prisons and is the product of Making \$ense Alabama, the Governor, and Representative Whitt's financial literacy coalition, of which LSCU has been a part since last summer.

State Advocacy - Florida

- **HB 1559 (Public Deposits)** – passed the House Subcommittee on Insurance and Banking by a vote of 11-5. This bill would allow credit unions in Florida to accept deposits from public entities. While it is legal in 33 states in one form or another, Florida has been working for some time to level the playing field on this issue. There was significant debate over the bill as bank representatives argued against credit unions accepting deposits from public entities. **Did not receive final passage.**
- **SB 1054 (Financial Literacy Instruction in Public Schools)** – requires high school students to take a class in personal finance as a graduation requirement. Students entering 9th grade in 2023-2024 will have to earn a one half-credit in personal financial literacy and money management, including types of bank accounts, balancing a checkbook, completing a loan application, types of savings and investments, etc. **Effective as of March 22.**
- **HB 273 (Money Services Businesses)** – defines how cryptocurrencies can be sold or traded by money services companies in Florida. It creates a distinction between two people trading or selling cryptocurrencies with each other and a person or company acting as a broker or financial institution. Those conducting third-party transfers would be regulated as money services businesses governed by Florida's Office of Financial Regulation (OFR), like other financial institutions. **Awaiting the Governor's signature.**

State Advocacy - Georgia

- **SB 220 (Financial Literacy)** – creates a financial literacy course requirement of at least a half-course credit for high school students to complete in either 11th or 12th grade. This new graduation requirement will be implemented in the 2024-2025 school year to provide adequate time for curriculum development and implementation. **Effective as of April 28.**
- **HB 891 (DBF Housekeeping Legislation)** – the Department of Banking and Finance’s annual legislation to streamline and/or simplify existing statutes to ease the regulatory burden on financial institutions. Most relevant to credit unions, the bill provides increased flexibility for CU board meetings and eliminates the requirement to appoint the President on an annual basis. **Awaiting Governor’s signature.**
- **HB 974 (Electronic Deed Filing)** – requires that Clerks offer e-filing for deeds, but e-filing of deeds is not mandatory. **Awaiting Governor’s signature.**
- **HB 334 (Remote Online Notarization)** – would codify Remote Online Notarization. The LSCU was actively involved over a three-year effort, and the bill ultimately did not receive final passage due to the closing attorney industry’s concerns. Electronic notarization is currently temporarily permitted by the Governor’s Executive Order. We will continue to work on permanent legislative access for this important consumer tool. **Did not pass.**

State Advocacy – Multi-state Trends

➤ Consumer Data Privacy

- **Alabama** – HB 216 – Gramm Leach Bliley Act exemption included but NO private right of action. **Did not pass.**
- **Florida** – HB 9 - did contain an exemption for financial institutions regulated under the Gramm Leach Bliley Act. The main concern was the private right of action for consumers if their data is used without permission or if it was not scrubbed quickly enough from a business' database. This could have led to additional frivolous lawsuits that may not have merit but would have cost businesses a great deal to settle on a regular basis. **Did not pass.**
- **Georgia** - SB 394 – omnibus consumer data privacy that included a GLBA exemption and had a private right of action component. **Did not pass.**

➤ PACE Lending

- **Florida** - HB 101 – Improvements to Real Property & SB 228 – Resilience Energy Environment Florida Programs were introduced. These bills change the name of the PACE Loan Program to the Resiliency Energy Environment Florida (REEF) Program. They proposed consumer protections, including underwriting and income requirements, credit checks, financing estimate disclosures and several other protections to ensure consumers understand the process of repayment and can meet these requirements. **Neither passed.**
- **Georgia** – HB 1413 – would have authorized local governments to establish and adopt Commercial Property Assessed Clean Energy and Storm Resiliency (C-PACER) programs. Despite multiple last-minute efforts, the **LSCU defeated the legislation.**

State Advocacy



What is the best way to engage during the state legislative sessions?

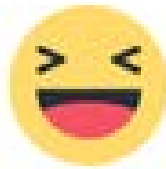
Reactions?



Like



Love



Haha



Wow



Sad



Angry

Federal Advocacy

- **Credit Union Board Modernization Act** - will reduce the number of times a FCU board must meet from 12 times a year to six times a year. De novo credit unions in their first five years and credit unions with a CAMELS score below 4 are excluded from this legislation. LSCU secured multiple cosponsors: Reps. Barry Moore (AL-02), Barry Loudermilk (GA-11), and David Scott (GA-13).
- **The America COMPETES Act** - is aimed at making the U.S. economy more competitive and is currently in conference committee where nine members of our delegations will determine the future of the SAFE Banking Act (Waltz [R-FL], Carter [R-GA], Soto [D-FL], Buchanan [R-FL], Deutch [D-FL], Demings [D-FL], Scott [D-GA], Shelby [R-AL], and Warnock [D-GA]).

Hearings This Week:

- **Interchange** – Hearing in Senate Judiciary Committee on May 4, titled “Excessive Swipe Fees and Barriers to Competition in the Credit and Debit Card Systems.” While legislation has not been formalized yet, we expect this effort to materialize in Senate Banking. We have been proactively working with the members of our delegation (Sens. Richard Shelby [R-AL], Jon Ossoff [D-GA], and Raphael Warnock [D-GA]) who sit on the Senate Banking Committee.
- **Overdraft** – Hearing in Senator Warnock’s Banking Subcommittee on Financial Institutions and Consumer Protection. The LSCU has been working with the CFPB and Members of Congress to communicate how overdraft programs are designed with membership in mind and how the decision should be left to the individual FI.

Federal Advocacy

How do chapters play a role in federal advocacy efforts?



Federal Advocacy

In-District Elected Official Engagements



The LSCU and local credit unions meet with Dr. Rich McCormick, Candidate for GA-6.

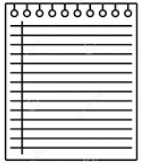


The LSCU and local credit unions meet with Chairman David Scott (GA-13).

Regulatory Advocacy



Comment Letters to Regulatory Agencies



Involvement in Rulemaking Process



Compliance Guidance

Regulatory Advocacy

- **Succession Planning** – NCUA would require boards of directors at federal credit unions to establish and adhere to processes for succession planning.
 - **The LSCU responded with the preferred alternative to educate credit unions and provide resources, not to increase regulation.**
- **Office of National Examination and Supervision (ONES) System** – NCUA is looking to increase the threshold for when credit unions enter this system from \$10 to \$15 billion.
 - **The LSCU supports this but shared some minor recommendations.**

Thoughts ?



Political Action & Grassroots



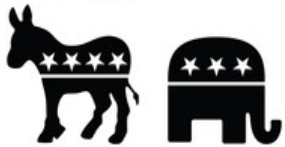
What is a Political Action Committee (PAC)?



Amplify Credit Union Voices



Hold Elected Officials Accountable



Non-partisan Contributions



What is a Political Action Committee (PAC)?



lscu.coop/creditunionsvote



What is a Political Action Committee (PAC)?

- Annual PAC packet delivery in conjunction with dues invoices
- Chapter PAC Contributions
- Upcoming Fundraisers
 - Advocacy Luncheon at SCUCE
 - Silent Auction at SCUCE
 - Annual LSCU Quail Hunt for LSCU FedPAC



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What is a Political Action Committee (PAC)?

PAC	Total Funds	Percentage of Goal	Fund Disbursement
ACULAC	\$50,382	58%	\$350,000
FL CUPAC	\$284,910	85%	\$239,500
GA CUPAC	\$46,717	41%	\$243,400
LSCU FedPAC	\$82,751	25%	\$155,000



What is a Political Action Committee (PAC)?



Grassroots Advocacy

Let Your Voice be Heard

- The online LSCU Action Center allows credit union members and supporters to contact their lawmakers about important legislation affecting credit unions. When marketing the LSCU Action Center to staff, mention the website: www.LSCUactioncenter.com
- The LSCU's grassroots efforts are at an all-time high, giving member credit unions several opportunities to interact with lawmakers and regulators.

Mark Your Calendar



Advocacy Luncheon

6/15 at SCUCE

Hike the Hill

9/13-9/15 in Washington, DC

Any Questions?



Leaning into Advocacy to Mobilize Your Chapter

Chapter Leaders Retreat
Tuesday, May 3, 2022
Omni Atlanta Hotel at CNN Center



Thank you for attending!



May 2-3, 2022
Atlanta, GA

