

Credit Union Advocacy Strategy Plan

To be successful in credit union advocacy takes multiple factors, one of which is a strong grassroots network which is dependent upon the ability of your credit union to engage in the efforts. Without collective credit union involvement, there is no advocacy success. However, strategic and successful involvement does not happen by accident nor is something that happens overnight. And, it often falls on an already full workload outside of the goals of the credit union. However, by implementing an Advocacy Strategy it takes the challenge of “jumping in” off the table and incorporates it into the focus of the credit union. The mission and vision behind individual advocacy strategy are straightforward and applicable to all credit unions:

Mission: to shape legislative issues on a state and federal level to advance our credit union.

Vision: to enact a unique plan to position our credit union to be an influencer in advocacy in a purposeful manner.

By implementing the above advocacy mission and vision, a credit union can impact the legislative world around them for the betterment of the members. But the implementation of the plan ... the strategy that supports the mission and vision ... is unique to each credit union. Each credit union is different, with different external factors, strengths, and strategies to succeed in the marketplace. However, there specific steps that each credit union should undertake in their path to aligning an advocacy strategy with their overall credit union strategy:

1. Determine Individual(s) to Spearhead Advocacy Process (patient zero)
2. Determine Level of Engagement on Advocacy Initiatives (create assessment mechanism)
3. Educate Team
4. Engage Team/Be Involved
5. Create Wholistic Involvement Image of Credit Union

Determine Individual(s) to Spearhead Advocacy Process:

First and foremost, identify who does or should drive the advocacy efforts at the credit union ... your “Patient Zero” set to infect the rest of the credit union with your advocacy strategy.

This can be anyone; CEO to a member of the team (or a group of individuals). Some credit unions have different individuals who drive different components of advocacy. There is no singular unifying answer, but rather what works best for the specific credit union culture.

Determine Level of Engagement/Create Assessment Mechanism:

Deciding the level of involvement on some advocacy issues is easy, but others are more nuanced. Regardless, an internal process where each potential engagement opportunity is assessed should be created and implemented



by the Patient Zero where applicable. This assessment mechanism should be based on three factors: the time needed to engage, resources needed to do so successfully, and potential benefit/impact to

the credit union if engaging (or not). This is done often in a moment’s time, but a consistent process is ideal.

Examples of how this can be quickly implemented based on the activity:

- For in-person engagement activities (in district meetings, events, campaign activities) it is an easy manner of assessing the window of time necessary, and identifying who is the right person(s) to attend. See Engage Team section for details.

- For calls to action, each one should be assessed to determine the applicability to the credit union and the industry (as there are some that do not impact one credit union, but are worth engaging from a system wide perspective). If engaging, then the target audience (members, staff, and/or board) should be identified (and most calls to action denote the “level” of involvement needed).
- For PAC fundraising, successful credit union programs have a common similarity regardless of the fundraiser ... that is to have someone dedicated to spearheading fundraising. This PAC champion, often a separate individual from the Patient Zero, drives the fundraising program and educates staff as to why their dollars make a difference. See Engage Team for details.

Educate Team:

Legislative activity has a direct impact on how your credit union operates, the services and products it provides, and if the industry even exists. As such, it’s important to know the issues that impact credit unions – before they become law. As such it is vital to the success of your credit union to share information; Patient Zero should assess what resources and tools should be used ... and for what target audience.

Strategy Tip: include advocacy in an employee’s (specifically branch employees) education plan, as branch staff are often THE face of the credit union with area legislators.



To educate your board and staff there are several resources:

Resource Information: the Patient Zero can assess the avenue to provide educational resources based on what the target audience is (Board? Management? Staff? Members?).

That audience is different for each credit union, and can be different depending upon the type of information:

- Advocacy focused e-newsletters, videos, and social media,
- Detailed summaries on legislator voting stance on key bills on either a federal and/or state level,
- Top statewide issues and where they stand at the end of state sessions, and
- Short summaries of why credit unions are engaged.

All of the above have been utilized in board meetings, placed on employee portals, shared with all staff directly, or individuals register to receive the information directly at various credit unions. Some credit unions provide all to everyone, and some select what they share. What works for one credit union may not for another.

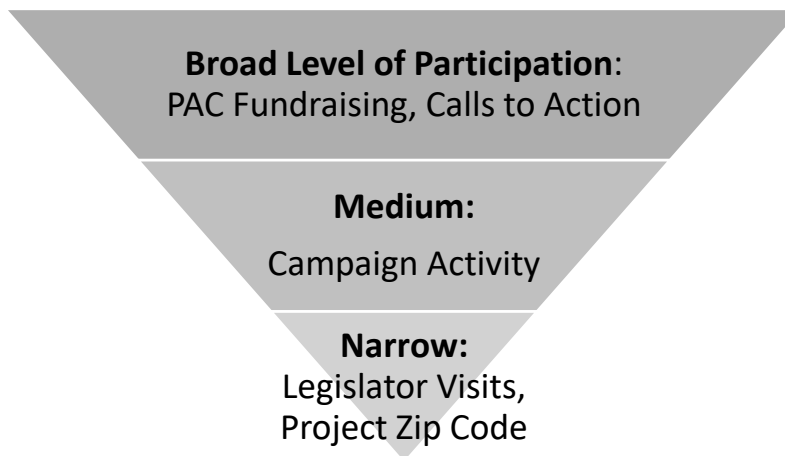
In Person Education: There are various in person-educational opportunities for your team and board, and the Patient Zero can assess the level of engagement (or individuals). Some of these options include:

- CUNA GAC/Federal Hike the Hill Meetings
- State GAC day(s)/Grassroots Academy
- Advocacy Presentations/Focus in Staff Training Days
- In District Hikes/Campaign Activity (while it falls under Engage Team, a byproduct of this involvement is an indoctrination of what issues and individuals matter to credit unions).

There are credit unions that utilize some of these as rewards to staff, or engagement of branch management. There are those that opt to utilize these as educational opportunities for senior management, CEOs or boards. There is no right answer ... but key to what is right for your credit union is the aptitude and interest in advocacy, and how it can tie into your credit union’s strategy.

Engage Team:

The human capital necessary to achieve the desired outcome of engaging in advocacy ranges from one individual to all staff and/or board (and at times, members). The Patient Zero can assess each engagement opportunity to determine the level of response from the credit union with the below as a guide to how to view what level of participation is necessary to achieve the effort:



Broad Level of Engagement:

- **PAC Fundraising:** the majority of credit unions raise funds for the PAC (political action committees), and for good reason ... it supports every aspect of advocacy. Without a strong PAC, credit union advocacy is stagnant. As such it is important to engage in fundraising, and the League is available to provide educational tools and ideas on how to structure a successful fundraiser for a credit union based on the target audience of potential donors (members, staff, board?) and the culture of the credit union. If there is no PAC Champion or PAC strategy at your credit union (or it needs to be revisited), **move this point up on the priority list for your advocacy strategy and contact the League today for assistance.**
- **Calls to Action:** in most federal (and at times, in state) legislative cycles it is necessary for the credit union industry to weigh in on key issues and send emails, letters, social media messages, phone calls, and/or in-person communication with elected officials ... a "call to action". When these calls to action are announced, Patient Zero should assess the level of involvement from the credit union with assistance from the League to identify the ideal target level of activity; see above Assessment Mechanism for more details. If applicable, this could range from engaging employees, to board, to possibly membership based on the necessity (or severity) and timeframe of the pending legislative activity.

Medium Level of Engagement:

- **Campaign Activity:** much like calls to action, it is common for credit unions to be asked to engage in physical campaign activity for a candidate ... and by engaging, credit unions can help ensure that their supporters return to office. Patient Zero should assess the request and determine the audience to engage, however the majority can easily be focused on staff in the area of the activity. And, campaign activity can be utilized to illustrate the importance of advocacy, educate the team, build a personal relationship with the legislator/candidate, and promote the credit union.

Narrow Level of Engagement:

- **Hike the Hill or Local Visits** is often just small group or one to two people from the credit union. For local visits strong factors to base the decision of who to attend fall upon branch and/or credit union leadership near the area, any potential existing relationship with the legislator, and the interest/desire to engage in

advocacy. For DC visits this is often the same, however the ability (time, financial) to travel to Washington DC creates its own narrowing mechanism.

- **Project Zip Code** is the narrowest level of engagement that produces the largest amount of data. This program illustrates the number of members in each district and the credit unions represented; a key data point with legislators. It also provides a benefit to credit unions to determine member concentrations.
 - Each credit union should assign one individual to update Project Zip Code data at least once a year. This individual can be the Patient Zero, a member of IT, Compliance, Operations, the CEO. The key is to have someone designated to provide the data ... and if and when it makes sense, have that same individual engage in educational opportunities and/or legislator visits to see the results of their efforts in use.

If you have a Patient Zero in place, created an assessment mechanism to decide the level of involvement and/or engagement based on the issue, and have been educating your team, board, (and for some issues, members) along the way ... engaging is easy. However with new members, new staff, and multiple daily issues of running a credit union outside of advocacy, no one credit union (nor League!) does this perfectly or consistently. As such, revisiting the previous strategy steps annually can help identify areas of growth or need for change.

Create Wholistic Involvement Image:

A strong factor in advocacy influence is the overall awareness of legislators and media of the positive impact of credit unions in the district. This is done through not only Public Relations and/or Marketing strategies unique to the credit union, but through the wholistic involvement image that the credit union creates through:

- **Engagement in Civic/Community Organizations:** Patient Zero should assess the level of involvement of the credit union and how the advocacy strategy can assist growing positive influence of the credit union.
- **Legislative Connections:** the more that a credit union engages with elected leaders, the stronger the relationship. Patient Zero should assess when (and if) elected leaders are invited to credit union events.
 - **Key Contacts:** when a strong legislative relationship exists (or is created) by any individual with the credit union, **please share that with the League** and utilize that factor in determining involvement of an individual with in district meetings with legislators.
- **Branch Engagement:** As highlighted in the above "Strategy Tip", educating **AND** engaging branch staff in Advocacy efforts adds an entire level to the in-person connection growth with legislators ... as well as training your credit union future leaders.
- **Political Self Awareness:** an interesting aspect is the protection of the positive image of the credit union. There are times where the entire perception of a credit union (and the industry) is negatively impacted by interjecting personal politics as opposed to the focus of credit union advocacy. While everyone has views, maintain political self-awareness as a part of creating a wholistic image. This takes being cognizant of the distinct difference between personal preferences and what is sought by the industry ... and that there are credit union supporters on both sides of the aisle. This has a benefit beyond wholistic involvement as it can be articulated to staff and members that the credit union is focused on the issues that impact the industry (and not the party). It illustrates consistency, and can diffuse any negative situation with the team, social media, or otherwise and enhance overall member/staff relations.

End Goal: a bi-product of the successful implementation of advocacy strategy is the foundation for this wholistic credit union involvement image in the district, which can enhance all that the credit union does. It's advocacy and beyond; having a successful advocacy strategy enhances and amplifies Public Relations and Marketing efforts for your credit union ... not just with legislators, but with members as well as the community at large. In turn, this can complement and help achieve all areas of the credit union strategy. All while helping protect and advance the credit union industry for years to come.