

Helpful Fundraising Hints

I. Rules and Guidelines

With all fundraising activities, please remember that if you are sending a check to MCULAF/MCULLAF, you must also send a remittance form. Legally, we cannot accept miscellaneous money. We appreciate all of your hard work, and want you to get credit for it! All remittance forms can be found online at: http://www.mcul.org/MCUL_PAC_Fundraising_507.html.

All checks should be designated to the individual PAC: MCULAF (State) or MCULLAF (Federal). As a refresher, all contributions to MCULAF (State) must have the name, address, employer, and occupation listed for all of the contributors; contributions to MCULLAF (Federal) only need to contain that information if an individual contributes more than \$50.

All checks should be mailed, within 10 days of receipt of contribution, to:

MCULAF/MCULLAF
P.O. Box 8054
Plymouth, MI 48170-8054

Remember, anyone contributing to the PACs must know that they are making a “political contribution” and that it is not tax deductible.

Here are the disclaimers:

Contributions to MCULAF/MCULLAF are not tax deductible.

Contributions to MCULAF/MCULLAF are completely voluntary and will be used for political purposes. You have the right to refuse to participate without any reprisal.

II. Raising Money

Fundraising goals are set so that each credit union can realistically achieve theirs. Quite possibly one of the biggest fundraising stumbling blocks is thinking that one has to raise all of the money at once or all with one activity. Credit unions are not judged by what size of PAC check they send in – send \$5, \$50, or \$500 at a time, it doesn't matter. What does matter is achieving the State and Federal goals each year, most notably the State goal. One of the easiest (and most recommended) ways to raise money and meet the goals is to set up a fundraising plan at the beginning of the year. Break down the goal into manageable pieces. If the goal is \$120, that is only \$10 a month that needs to be raised. Break down the amount monthly or quarterly – it becomes much more manageable.

PAC fundraising is not as daunting of a task as it may appear, it just requires a positive outlook and a sense of creativity. If you haven't fundraised before, or even if you meet your goals every year, have you thought about PAC fundraising as a staff potluck, a summer festival, or a book exchange? The grand raffle, lapel pins, and candy bar sales are great ways to fundraise, but they don't have to be the only way to raise money.

Consider this: if every credit union raised \$25 each month, the PAC would top over \$100,000 before the year was over! \$50 a month would see the PAC top \$200,000 (without any other fundraising!) and put MCULAF and the MCUL in an elite category of State PACs.

III. MCULAF Fundraising

The strongest State PAC fundraiser is the Lapel Pin Program. Lapel Pins are offered at levels from \$25 to \$1,000 and are one of the most important steps one can take in ensuring that the credit union movement remains strong. Making a contribution to the Lapel Pin Program is a commitment to political and legislative advocacy, giving the MCUL & Affiliate's the ability to make political contributions to credit union-friendly candidates and further the message of Michigan's credit unions. Wearing the pin is a strong showing of your support for the credit union industry – lawmakers at every level recognize the pin and your commitment to advocacy in favor of credit unions. Be sure to check out the Gold Star Credit Union Program to compliment the Lapel Pin Program. Also, the Payroll Deduction program helps to increase participation and help spread out the payment over a period of time.

The Gold Star Program distinguishes credit unions that achieve 100% participation in the Lapel Pin Program as well as reaching 100% of their State PAC (MCULAF) goal – in many cases these two successes will be synonymous! For the credit union to achieve 100% participation, the following must all make a contribution to the Lapel Pin Program: CEO, Senior Staff, Staff who report directly to the CEO, all members of the Board of Directors, all members of the Supervisory Committee, all members of the Credit Committee (where applicable).

Casual Days are a big fundraiser for MCULAF – they are both easy and fun, and can help you reach your PAC goal in no time. Some credit unions create a “payroll deduction” option for employees and have designated casual days, whether it be once a week or once a month. Some announce a day or a week and collect the money at that time. Find what works for your credit union and dress down to



watch the money go up! Casual days are highly encouraged as an easy way to include staff in the credit union movement, have some fun, and raise much-needed State PAC money. Credit unions that have traditionally held casual days and those looking to start are strongly encouraged to hold them for the State PAC.

Another easy activity to do for the State PAC is the Charity Match Program. Credit Unions can participate by bidding on items at the Michigan Credit Union League & Affiliate's Annual Convention and Exposition (AC&E) Silent/Live auctions, as well as the MCULAF online auction during October. Raising money doesn't have to stop at the charity, it can benefit both the charity and the State PAC through the Charity Match Program. Donations collected from participants will go directly to the State PAC (MCULAF) and the MCUL & Affiliates will write a corporate check for the matching amount to the Children's Miracle Network (CMN). The contributor therefore has effectively doubled their donation dollars by participating in the Charity Match Program, and both MCULAF and the charity benefit from one simple action.

State PAC fundraising does not have to stop with casual days and lapel pins – the possibilities are endless! In 2011 there were many creative fundraising approaches. Credit unions held potlucks, cookbook sales, bowl-a-thons, summer festivals, and popcorn sales just to name a few of the fundraisers. In all State fundraising, just make sure to record everyone's name, address, employer, occupation, and amount given to comply with State fundraising rules!

Fundraising for the State PAC is usually easiest with staff as the credit union already had the employees' requisite information (name, address, employer, and occupation) on file. This is a rule by the Secretary of State, not by the MCUL & Affiliates. Many credit unions make a master excel file with the required information for all of their employees, and re-use the file each time they complete a fundraiser, drastically reducing the work of filling out a new remittance form each time.

IV. MCULLAF Fundraising

The Federal PAC (MCULLAF) does not require the name, address, employer, and occupation of the donor unless the donation exceeds \$50, so in many cases Federal fundraising is easier, and is typically achieved through contributions from members.

The Grand Raffle is the largest fundraiser for the Federal PAC, bringing in over \$168,000 in 2011. That's the highest amount ever recorded in Grand Raffle history! The excitement of the car or \$20,000 is usually enough to convince members to buy tickets, and the \$500 prize for the winning seller is a great incentive for credit unions! The Grand Raffle usually kicks off at the AC&E. Many credit unions have met their MCULLAF goal solely based on participation in the Grand Raffle. It is an easy way to top off your fundraising at the end of the year. Something to remember is that the earlier you start with the Raffle, the more tickets you traditionally sell! Another incentive to start early is that usually by August all Grand Raffle tickets have been distributed to credit unions.

Candy at the teller window is a very popular option with many credit unions. If every credit union participates, it doesn't take long for the Chapter to reach its goals. Every little bit helps! You don't have to just stick to candy – pet treats proved to be very popular at credit unions. Think about your membership and what will work with your membership, maybe it is candy, maybe it is pet treats, maybe it is something else.

50/50 Raffles at credit union or chapter events are an easy way to raise money. Just make sure to follow the rules – you can raise as much money as possible, but can only award up to \$100 in prizes (which usually results in more money for the PAC!). Some chapters have raised upwards of \$800 from a single 50/50 raffle at their Annual Meeting.

The Federal PAC (MCULLAF) allows for plenty of creativity as well. Credit Unions should not feel obligated to only hold fundraisers that are suggested by the League. Often times, the more creative the fundraising, the more fun it is, the more participation it receives, and the more money it raises! One credit union held a garage sale during the summer to raise money. The possibilities are endless. Please be sure to run any idea by a staff member in the Governmental Affairs Dept. of the MCUL & Affiliates before implementing to make sure all rules and regulations are followed.

Chapter gatherings (annual meetings, golf outings, CU Week celebrations) are a built-in opportunity to raise money. Don't forget to conduct a raffle at your Chapter Annual Meeting, sell Mulligans at your Golf Outing, and conduct a casual day fundraiser at your Credit Union Week Celebration.

Finally, don't be afraid to ask for help. MCUL & Affiliates Governmental Affairs team is always available to speak at credit union or chapter functions and is happy to meet with you or any member of your team to develop a fundraising plan or provide assistance. Please do not hesitate to contact us at any time with questions, concerns, or fundraising ideas at Jami.Meyer@mcul.org or 800-262-6285 ext. 353.