



MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND
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FUNDRAISING GUIDE

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MCUL Governmental Affairs Department

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INTRODUCTION

Statewide and nationally, credit unions have concerns about their political future and the impact changes will have on them. How credit unions collectively and individually work through the political process to see that favorable legislation is passed will greatly increase our influence in Lansing and Washington. An effective way of doing that is through the Michigan credit union movement's political action committees (PACs), the Michigan Credit Union League Legislative Action Fund (herein referred to as MCULLAF) and the Michigan Credit Union League Action Fund (herein referred to as MCULAF).

Each legislative session, the MCUL implements a legislative agenda based on what credit unions need to continue to thrive. In both the 2005-2006 and 2007-2008 sessions, Michigan credit unions saw many legislative successes, due in large part to PAC fundraising. Without the fundraising help of credit unions, it is very difficult to achieve a proactive legislative agenda.

On the following pages Michigan Credit Union League (MCUL) Governmental Affairs staff provides you with the knowledge and tools necessary to maintain strong political action committees in an effort to continue to meet the needs of credit unions and their members through an effective political action program.

Should you have any questions regarding fundraising or the contents of this manual, please contact the MCUL Governmental Affairs staff at 800/262-6285.

WHAT ARE MCULLAF AND MCULAF?

MCULLAF and MCULAF are the Michigan credit union movement's two non-partisan political action committees (PACs) which are organized for the purpose of collectively making campaign contributions to candidates for elective office in the U.S. Congress, the Michigan Legislature and other elected offices.

The Michigan Credit Union League Legislative Action Fund (MCULLAF) is a federally registered PAC that makes contributions to candidates for the U.S. Congress, and also contributes to the Credit Union National Association's (CUNA) PAC, the Credit Union Legislative Action Council (CULAC). The Michigan Credit Union League Action Fund (MCULAF) makes contributions to candidates for the Michigan Legislature and other statewide elective offices.

MCULLAF/MCULAF are governed by a Board of Trustees who are elected by and from the MCUL Legislative Forum. The MCUL Board of Directors Chairperson and Vice Chairperson also serve as Trustees. The MCULLAF/MCULAF Trustees decide who receives campaign contributions based upon many factors, as outlined in the MCULLAF/MCULAF Policies & Procedures Guide, including their support of credit union issues, voting record, accessibility, as well as recommendations made by credit unions, Forum members, and MCUL Governmental Affairs staff.

Contributions to MCULLAF/MCULAF have a significant and direct impact on protecting credit union philosophy and values. State and federal legislative challenges to these values will be ever present, and supporting candidates who support credit unions is a primary means of assuring our position will be heard. MCULLAF/MCULAF give credit unions credibility. If they support our views, we can support their elections. Your involvement will make a difference.

The MCULLAF/MCULAF Board of Trustees set an annual fundraising goal for both PACs combined. A formula based on the number of members in each credit union is used to calculate individual credit union goals that are then combined to set chapter fundraising goals. This annual goal is reached through fundraising efforts at the credit union. On the next page you will find recommended fundraising activities for credit unions and chapters. Also, the Trustees have implemented a recognition program for credit unions that meet or exceed their PAC fundraising goal. You will find a description of the program and recognition levels on the following pages.

Contributions from individual contributors are credited to the individual's credit union. Credit union fundraising events are credited to the credit union. Chapter fundraising events are credited towards the chapter's goal. ***To ensure your credit union and chapter are properly credited, it is important that the fundraising remittance form is properly filled out and sent in with any contribution to either MCULLAF or MCULAF.***

Contributions to MCULLAF and MCULAF are not considered charitable or business

expenses for income tax purposes. Contributions are voluntary and there shall be no reprisal for those who decide not to contribute.



**RECOGNITION PROGRAM
STATE & FEDERAL PAC AWARD RECIPIENTS**



CHAIRMAN'S AWARD

Presented to the credit union that raised the highest percentage over their goal based on asset size. Awards presented for both the State and Federal PACs.

TRUSTEE'S AWARD

Presented to the chapter that raised the highest percentage over their goal. Awards presented for both the State and Federal PACs.

PRESIDENT'S AWARD

Presented to the credit union that raised the most money overall. Awards presented for both the State and Federal PACs.

FORUM APPRECIATION AWARD

Presented to each credit union that reaches at least 100% of their goal.

PAC RULES/REGULATIONS

The laws and regulations that govern PAC activities are quite complex. The federal PAC, MCULLAF, is governed by the Federal Election Campaign Act (2U.S.C. §431) as administered by the Federal Election Commission (FEC). The state PAC, MCULAF, is governed by Michigan's Campaign Finance Act (P.A. 388 of 1976), as administered by the Bureau of Elections (BOE). In addition to the myriad of regulatory hurdles both PACs must meet to remain compliant there are extensive reporting requirements that must be met as discussed below.

Who is Solicitable PACs can only accept personal contributions from individuals (not credit unions) who are within a solicitable class—just like credit unions can only take deposits from people within its field of membership. The solicitable class for MCULLAF and MCULAF is:

- all non-clerical staff,
- all policy making staff,
- all volunteers of MCUL affiliated credit unions

- members of MCUL affiliated credit unions

Note, any non-administrative and non-policy making staff can contribute if they are a member of the credit union or a member of an MCUL affiliated credit union, otherwise they are not solicitable.

However, if the credit union is going to contribute to MCULLAF (federal PAC), the credit union must have a valid permission statement on file. Federal law requires specific authorization from your credit union before MCULLAF can solicit contributions from individuals associated with your credit union. That authorization can be provided simply by completing a permission statement. On the next two pages you will find a copy of the permission statement mailing. Please read over the information. If you are not sure whether your credit union has a permission statement on file, contact the MCUL Governmental Affairs staff.

Permission Statement Mailing

Dear Credit Union CEO:

Our records indicate your credit union does not have a valid Permission Statement on file. As such, your credit union cannot participate in Michigan Credit Union League Legislative Action Fund (MCULLAF-federal PAC) fundraising activities such as 50/50 Chapter Raffles, Coins of America, candy bar sales, etc. Federal law requires specific authorization from your credit union before MCULLAF can solicit contributions from individuals associated with your credit union. Simply completing the enclosed form and mailing the entire sheet to the MCUL can provide that authorization. By law we are required to obtain separate permission statements for each year. We are requesting that you sign all five statements (for the years 2007–2001) on the sheet attached. Please note authorization can only be given to one trade association-affiliated, federal political action committee per calendar year.

I want to emphasize that the authority you are granting to MCULLAF does not authorize the solicitation of your members. MCULLAF will not mail materials to your credit union's members. If your credit union's management decides to make the information available, it is understood that the credit union will control any distribution to be sure the material is given to those who are:

1. Shareholders in the credit union and their immediate families.
2. Executive and administrative personnel of the credit union and their immediate families.

No one needs to be reminded of the importance of protecting and advancing the interests of credit unions in the Michigan legislature and U.S. Congress. **Please help us get on with that essential work by sending us your completed Permission Statement today.** If you have any questions, please call MCUL Governmental Affairs staff at 800/262-6285.

Sincerely,

MCULLAF/MCULLAF Board of Trustees

Enclosure

MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND PERMISSION STATEMENTS

Our credit union hereby grants the Michigan Credit Union League Legislative Action Fund (MCULLAF) permission to send to the credit union corporation, political action information and requests for MCULLAF contributions. Additionally, permission is granted for our members and employees to participate in political fundraising events that may be held in chapter meetings, Michigan Credit Union League meetings, etc. This permission shall remain in force for calendar year **2009** unless revoked in writing.

Signed: _____
Title: _____ Credit Union
Name: _____ Chapter: _____
Address: _____
City: _____

Our credit union hereby grants the Michigan Credit Union League Legislative Action Fund (MCULLAF) permission to send to the credit union corporation, political action information and requests for MCULLAF contributions. Additionally, permission is granted for our members and employees to participate in political fundraising events that may be held in chapter meetings, Michigan Credit Union League meetings, etc. This permission shall remain in force for calendar year **2010** unless revoked in writing.

Signed: _____
Title: _____ Credit Union
Name: _____ Chapter: _____
Address: _____
City: _____

Our credit union hereby grants the Michigan Credit Union League Legislative Action Fund (MCULLAF) permission to send to the credit union corporation, political action information and requests for MCULLAF contributions. Additionally, permission is granted for our members and employees to participate in political fundraising events that may be held in chapter meetings, Michigan Credit Union League meetings, etc. This permission shall remain in force for calendar year **2011** unless revoked in writing.

Signed: _____
Title: _____ Credit Union
Name: _____ Chapter: _____
Address: _____
City: _____

Our credit union hereby grants the Michigan Credit Union League Legislative Action Fund (MCULLAF) permission to send to the credit union corporation, political action information and requests for MCULLAF contributions. Additionally, permission is granted for our members and employees to participate in political fundraising events that may be held in chapter meetings, Michigan Credit Union League meetings, etc. This permission shall remain in force for calendar year **2012** unless revoked in writing.

Signed: _____
Title: _____ Credit Union
Name: _____ Chapter: _____

Address: _____

City: _____

(RETURN FORM TO: MCUL, P.O. BOX 8054, PLYMOUTH, MI 48170)

CONTRIBUTIONS AND REPORTING REQUIREMENTS

Making PAC Contributions PACs may only accept personal funds from those who are solicitable. CORPORATE MONEY IS ABSOLUTELY PROHIBITED. Even if a credit union or chapter holds a fundraiser, the collected personal contributions cannot be pooled and sent in the form of a corporate check, (a check from a CU is considered a corporate check).

The money must be sent in the form of a personal check/share draft, money order, cashier's check, or personal credit card.

Also, because MCUL has two separate PACs, it is important that you designate which PAC you are making contributions to prior to the fundraising event. State and federal law require that a notice be posted or given to contributors that designates which PAC the contribution is being made.

PAC Reporting Requirements Just like a credit union must report certain information to regulators, MCULLAF and MCULAF must report information to the Federal Elections Commission (FEC) and the Bureau of Elections (BOE) respectively. And just like the books and records of credit unions are examined, so are the books and records of MCULLAF and MCULAF. There are substantial fines and even criminal liability for improper information filed on government PAC reports. Therefore, it is absolutely imperative that accurate information is contained on the reports compiled by the MCUL on behalf of MCULLAF and MCULAF. This is why it is important that we receive a completed Fundraising Remittance Form with each contribution from your credit union. (See forms on following pages.) The forms were created to help ensure we have the information we need. Below is more important information regarding reporting requirements.

MCULLAF (Federal PAC) Reporting Requirements

There are no reporting requirements for contributions \$50.00 and under. However, any individual contribution of \$50.00 or more must include the following: amount, name, address, occupation and employer of contributor, date of receipt.

MCULAF (State PAC) Reporting Requirements The threshold for reporting personal information of contributors to MCULAF is \$0.01. This means you must provide us with the name, address, date and amount of any money raised for MCULAF (state PAC). We are required to include this information in a report to the Bureau of Elections. This is a state law that took effect March 10, 2000.

MCULLAF (Federal PAC) FUNDRAISING REMITTANCE FORM

To ensure that all the necessary information is provided, this form must be completed and mailed with the proceeds from your MCULLAF fundraising activity. Please complete a separate form for each fundraiser. (Photo copy form as needed.) **The money must be sent in the form of a personal check, money order, or cashier's check made payable to "MCULLAF" (federal PAC). Please note a corporate check from a credit union is prohibited.**

CU NAME: _____ CHAPTER: _____

CONTACT PERSON: _____ PHONE: _____ EXT. _____

PARTICIPATING CUs (if applicable):

PLEASE PROVIDE US WITH THE FOLLOWING INFORMATION.

Fundraising Activity: _____

Total Amount Received: \$ _____ Less Expenses: \$ _____ Remitting: \$ _____

Location: _____

Number of Participants: _____ (Use your best efforts to determine.)

When was the fundraiser? _____

(Time period/date money was raised--from beginning to end.)

Contributions at or exceeding reporting thresholds--federal and state laws require us to use our best efforts to collect and report the name/address/occupation/name of employer of each individual whose contributions exceed the following thresholds: \$50.00 and over for MCULLAF (federal PAC). Please provide this information below. Use separate sheet if necessary.

Name: _____ Address: _____

City: _____ State _____ Zip Code: _____

Occupation: _____ Employer: _____

Amount of Contribution: \$ _____ Date: _____ (Attach list if needed.)

Our/All credit union(s) has a signed Permission Statement on file at the MCUL. (Note: If contribution is to be disbursed to MCULLAF (federal PAC), Federal law requires authorization for solicitation from all participating credit unions.) To inquire, please call Gov. Affairs staff at 800/262-6285.

SIGNATURE: _____ DATE: _____

(Person filling out form)

Mail to: MCUL – Accounting Dept. - MCULLAF, P.O. Box 8054, Plymouth, MI 48170 (If you have questions, please call Gov. Affairs staff at 800/262-6285.)

MCULAF (State PAC) FUNDRAISING REMITTANCE FORM

To ensure that all the necessary information is provided for state PAC fundraising activities, this form must be completed and mailed with the proceeds from your MCULAF fundraising activity. (Copy form as needed or attach a separate sheet with required info.)

REPORTING INFORMATION for _____ Credit Union for
_____ fundraiser held on _____.
(insert type of fundraiser, i.e., casual days, candy bar, etc.) (insert date)

REQUIRED INFO: State law requires us to collect and report the name/address/occupation/name of employer and credit union of each individual whose contribution(s) exceeds the current reporting threshold of \$0.00 for MCULAF (state PAC). Please provide this information below or on separate sheet.

Name: _____ Amount _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Name: _____ Amount _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Name: _____ Amount _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Name: _____ Amount _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

(Send completed form along with money in the form of a personal check, money order, or cashiers check made payable to "MCULAF" (state PAC) to: Accounting Dept. - MCULAF, P.O. Box 8054, Plymouth, MI 48170. Please note a corporate check from a credit union is prohibited.) Please direct questions to Gov. Affairs Staff at 800-262-6285.

FUNDRAISING ACTIVITIES

The information on the pages that follow has been put together in an effort to assist your credit union in participating in fundraising for MCULLAF and MCULAF. These fundraising activities have been recommended and approved by the MCULLAF/MCULAF Board of Trustees.

Once you decide which of the fundraising activities best suits your credit union or if you are considering in engaging in fundraising activities not listed, please contact the MCUL Governmental Affairs staff at 800/262-6285. We are here to assist you in any way possible to ensure a successful fundraiser.

BUCK A YEAR

The concept of this program is the direct solicitation of credit union members by the credit union for the purpose of obtaining contributions for MCULLAF or MCULAF. With over 4.4 million Michigan credit union members, we believe this fundraising program has a great deal of potential and may be the future of political fundraising for credit unions.

Reporting Requirements

MCULAF (State PAC) Due to state reporting requirements we will need a copy of the Buck A Year form your member filled out regardless of the contribution amount.

MCULLAF (Federal PAC) Because federal regulations differ from state reporting requirements, we will only need a copy of the Buck A Year form when your member makes a contribution of \$50.00.

Following is a Q&A about the program. Should you have any questions, please contact the MCUL Governmental Affairs staff. Please consider this program as part of your MCULAF (State) fundraising plan.



BUCK A YEAR PROGRAM

Q&A—HOW THE PROGRAM WORKS

Q. How do we solicit our members?

A. Credit unions should solicit their members in a manner that will achieve the best results, i.e., newsletter, statement stuffer. However, your solicitation must contain certain disclosure information that notifies the member that he or she is contributing to a political action committee (PAC). MCULLAF/MCULAF will provide you with samples of newsletter articles, a solicitation form, and the necessary disclosures. Members who decide to contribute must fill out an authorization form and return it to the credit union. A designated person at the credit union will input the appropriate information required by your data processor to complete the debit.

Q. Who pays for the solicitation?

A. Your credit union. The Federal Election Commission (FEC) and Bureau of Elections (BOE) rules allow for credit unions to pay for a solicitation.

Q. Which PAC should our credit union members contribute to?

A. The decision is up to the credit union. MCULLAF is the federal PAC and it supports candidates for Congress and it contributes to CUNA's PAC, CULAC. Your credit union must have a valid permission statement on file to contribute to MCULLAF (federal PAC). MCULAF is our state PAC and it contributes to candidates for the Michigan Legislature and other elected offices. It is highly suggested that you contribute to MCULAF.

Q. What is a Permission Statement?

A. If you are planning to solicit your members for MCULLAF (federal PAC), the FEC requires that the CEO or designated official at the credit union sign a permission statement allowing MCULLAF to solicit your members. If you are not sure if your credit union has signed a permission statement, please contact MCUL Governmental Affairs staff at 800/262-6285.

Q. How do we collect the contributions?

A. Contact your data processor to determine if additional information must be collected from your member to debit their account. On the designated dates authorized by your members your data processor will debit member accounts in an amount authorized. The money will then be swept into a general ledger account at the credit union that you designate for holding political contributions. You instruct your data processor to note the debit on your members' statements as "POL ACT."

Q. How do we transmit the contributions?

A. Within 10 business days of debiting member accounts contributions must be wired directly into the designated PAC account. Alternatively, your credit union can also send a money order or cashier's check in the amount collected.

Q. How long is a member's authorization to debit an account valid?

A. If you are fundraising for MCULAF (state PAC) the members' authorization is valid only for one calendar year. As a result, you will need to get annual authorizations to debit accounts. If you are fundraising for MCULLAF (federal PAC), the authorization is valid until the member requests termination of the debits in writing.

Q. Are there any record keeping requirements?

A. MCUL staff will complete all reports required by government agencies that regulate political action committees. In addition to the reporting requirements previously discussed, there are higher dollar thresholds on contributions that may require MCUL staff to obtain more information from your members. You will need to retain the member authorization forms for five years if you are fundraising for MCULAF (state PAC) or three years, if you are fundraising for MCULLAF (federal PAC).

Candy Bars (or other items)

Chapter and individual credit unions have been very successful at meeting their fundraising goals by selling candy bars in their lobbies. For example, candy bars are purchased by the credit union or chapter at .50¢ a piece and sold for \$1.00. Fifty cents per bar is returned to the credit union or chapter that purchased the candy and the other .50¢ goes to MCULLAF (federal PAC) in the form of a money order or cashier's check along with a Fundraising Remittance Form. Some credit unions sell their bars for as much as \$2.00.

Credit unions and chapters can purchase the candy bars from Morley Candy or other sources such as Sam's Club or Costco.

Because of state reporting requirements (the state law that reduces the reporting threshold to \$0.01 for contributions to MCULAF our state PAC) we understand that most members will not fill out their name and address to buy a candy bar, however, for staff the information is easily obtained. We recommend candy bar proceeds be remitted to MCULLAF (federal PAC) for sales to members and to MCULAF (state PAC) for sales to staff.

When selling candy (or other item) credit unions must post a sign indicating that part of the money goes to a PAC. On the next page is a sign for MCULLAF (federal PAC) you can use. You can also create your own signs as long as the language as noted on the following page is on the sign. For MCULAF (state PAC) verbiage, please contact the MCUL Governmental Affairs staff.



CANDY BARS \$1.00 EACH

A portion of the purchase price will be contributed to the Michigan Credit Union League Legislative Action Fund (MCULLAF). MCULLAF is a federally registered political action committee that makes campaign contributions to candidates for federal elective office. Contributions to MCULLAF are not considered charitable or business expenses for income tax purposes. Contributions are voluntary and there shall be no reprisal for those who decide not to contribute.

Lapel Pin Program

For a personal contribution an individual will receive that year's edition of the MCULAF lapel pin to wear to credit union functions. Wearing this pin is a symbol of personal commitment to preserving and protecting the credit union philosophy through political action. Below are the contribution levels for this program.

Lapel Pin Contribution Levels

Chairman's Club:	\$500.00
Presidential Club:	\$250.00
Senate Club:	\$100.00
Congressional Club:	\$ 50.00
Capitol Club:	\$ 25.00

This is the premier fundraising program for MCULAF (State PAC), resulting in over half of the money raised for MCULAF. It is a very easy way to meet and exceed your state goal very early in the year.

Below is a copy of the Lapel Pin form for your use (copy as necessary). Federal and state laws require that you complete all of the information on the form and contribute with a personal check, personal money order, or personal credit card. **CORPORATE FUNDS CANNOT BE ACCEPTED.**

2009 MCULAF Lapel Pin Program Contribution Form

(copy as needed)

For a personal contribution you will receive this year's edition of the MCULLAF/MCULAF lapel pin to wear to credit union functions. Wearing this pin is a symbol of personal commitment to preserving and protecting the credit union philosophy through political action. Below are the contribution levels for this program.

Lapel Pin Contribution Levels

- | | |
|--|--|
| <input type="checkbox"/> Chairman's Club: \$500.00 | <input type="checkbox"/> Congressional Club: \$50.00 |
| <input type="checkbox"/> Presidential Club: \$250.00 | <input type="checkbox"/> Capitol Club: \$25.00 |
| <input type="checkbox"/> Senate Club: \$100.00 | <input type="checkbox"/> I already have my pin. |

To order, fill out all the information below. Federal and state laws require that you complete all of the information requested and contribute with a personal check, personal money order or personal credit card. **CORPORATE FUNDS CANNOT BE ACCEPTED.**

Name: _____ Home Address: _____
City/State/Zip: _____
Phone: _____ Ext.: _____ Email: _____
I am a Credit Union member at: _____

Place of Employment: _____ Occupation: _____

Method of Payment: (check one) Personal Check Credit Card

To Contribute By Personal Check: Complete all info above and mail with a personal check made payable to: "MCULAF"

To Contribute By Credit Card: Complete all info above, fill-out info below and mail form. To comply with Federal Law, I hereby state that the credit card used to make my contributions is my personal credit card and will be paid with personal funds permissible under Federal Law.

VISA Mastercard

Name on Card: _____
Address/State/City/Zip: _____
Card #: _____ Exp. Date: _____
I hereby authorize the following amount be charged to my credit card: \$ _____

AUTHORIZED SIGNATURE: _____

Please forward all contributions and forms to:

**Attn: MCULAF Accounting Department
P.O. Box 8054
Plymouth, MI 48170**

To comply with state law, the Michigan Credit Union League Action Fund (MCULAF) is the Michigan credit union movement's political action committee organized for the purpose of making campaign contributions to candidates for elective office in the Michigan Legislature and other statewide elective offices. Contributions to MCULAF support candidates for elected office who recognize the importance and value of credit unions. Contributions to MCULAF are not considered charitable contributions or business expenses for income tax purposes. Contributions are voluntary and there shall be no reprisal for those who decide not to contribute.

Casual Days

For a minimal contribution (\$1-5) credit union staff may dress casually for a day. Money is collected, made into a money order and remitted to MCULAF along with a Fundraising Remittance form. This is a good way to build political awareness and teamwork among staff. Casual days have been a very successful way to raise money. They take little time and involve the entire credit union.

It is recommended that money raised from Casual Days go to MCULAF the State PAC. Since the money raised from this fundraiser is from credit union staff, the information needed for State reporting requirements is much easier to obtain.

As a reminder credit unions that would like to contribute the proceeds from Casual Day fundraising to MCULAF (the state PAC) must provide us with the name, home address, occupation, place of employment, amount of contribution, and date of contribution for each contributor along with proceeds. Use the MCULAF (state PAC) Fundraising Remittance Form to collect this information or send it to us in a format you already have available.

MCULAF CASUAL DAY FUNDRAISING REMITTANCE FORM

To ensure that all the necessary information is provided, this form must be completed and mailed with the proceeds from your MCULAF Casual Day fundraising activity. (Copy form as needed or attach a separate sheet with required info.)

CU NAME: _____ CHAPTER: _____

CONTACT PERSON: _____ PHONE: _____ EXT. _____

Please send your completed form along with money in the form of a personal check/share draft, money order, or cashier's check made payable to "MCULAF" (state PAC). Please note a corporate check from a credit union is prohibited.

PLEASE PROVIDE US WITH THE FOLLOWING INFORMATION.

- Total Amount Remitting: \$ _____
 Location of fundraiser: _____
 Number of Participants: _____
 When was the fundraiser? _____

(Time period/date money was raised-from beginning to end.)

State law requires us to collect and report the name/address/occupation/name of employer of each individual whose contribution(s) exceeds the current reporting threshold of \$0.00 for MCULAF (state PAC). Please provide this information below. Use separate sheet if necessary.

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Contribution Amount: _____ Date: _____

**Please forward all contributions and forms to:
Accounting Dept. - MCULAF, P.O. Box 8054, Plymouth, MI 48170**

(If you have questions, please call MCUL Gov. Affairs staff at 800/262-6285.)

MCULAF CASUAL DAY— FUNDRAISING REMITTANCE FORM (COPY FORM AS NEEDED)
REPORTING INFORMATION - (Page # ___ of # ___ for _____ CU)

REQUIRED INFO: State law requires us to collect and report the name/address/occupation/name of employer of each individual whose contribution(s) exceeds the current reporting threshold of \$0.00 for MCULAF (state PAC). Please provide this information below or on separate sheet.

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Contribution Amount: _____ Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Contribution Amount: _____ Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Contribution Amount: _____ Date: _____

Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Credit Union (if not a member at your CU): _____

Place of Employment: _____ Occupation: _____

Contribution Amount: _____ Date: _____

(Send completed form along with money in the form of a personal check, money order, or cashier's check made payable to "MCULAF" (state PAC) to: Accounting Dept. - MCULAF, P.O. Box 8054, Plymouth, MI 48170. Please note a corporate check from a credit union is prohibited.)

Grand Raffle

This annual event is one of the largest fundraising events in the entire credit union movement. Tickets typically go on sale in May at the AC&E and the drawing is typically held in November. Notification of this fundraiser is sent via mail. The raffle is administered by MCUL staff. The proceeds of the Grand Raffle benefit MCULLAF (federal PAC). State law prohibits this activity for MCULAF (state PAC). The prize for this drawing is a choice between a car or \$20,000 cash with the seller of the winning ticket receiving \$500 cash. The Grand Raffle has the potential to raise \$150,000.

50/50 Raffles

50/50 raffles must be designated for MCULLAF (federal PAC). State law prohibits this activity for MCULAF (state PAC). The raffle rules are as follows:

- 1) Announce that the raffle is to benefit MCULLAF.
- 2) Announce that the raffle is a “political event” and the purchase of a ticket constitutes “admission” to the political event.
- 3) Make sure to discuss the upcoming elections, a particular candidate in your area, or anything else considered political.

The background on why you must follow guidelines 1-3 above is as follows: In 1998 the IRS ruled that raffle proceeds for a PAC were taxable. In December 1999 that ruling was reversed with one caveat; the raffle drawing must be at a “political event.” In conjunction with our legal counsel we have developed a raffle remittance form (copy on next page) to assure compliance.

- 4) You may make one drawing per event.
- 5) Sell tickets only to persons that are solicitable. (Those solicitable are your members or members of MCUL Affiliated CUs. Because the money will benefit MCULLAF the federal PAC all credit unions MUST have valid permission statement on file.)
- 6) **The prize cannot exceed \$100.** Because the prize cannot exceed \$100, most drawings will not be a true 50/50. As long as you make it known that the prize will not exceed \$100, you may sell as many tickets as you please. For example, you sell 500 tickets at \$1.00 each and give a \$100 prize and a \$400 contribution to MCULLAF. (If you sell only 50 tickets at \$1.00 each the prize would be \$25.00 and the contribution to MCULLAF \$25.00.)

Guidelines 4-6 are required because the Michigan State Lottery & Charitable Gaming Division rules state that an organization may conduct raffles without registering or obtaining a license if:

- a. There is no presale of tickets—all the tickets are sold at a single gathering.
- b. The drawing is conducted at the same gathering that the tickets are sold.
- c. The total aggregate market value of the prizes does not exceed \$100. For prizes over \$100 a license is required.

While the rules do not specifically indicate that only ONE drawing be made per event, they do specify the total prizes must not exceed \$100. Lawfully if you raised \$400, you could have two drawings for \$50 each. However, we recommend ONE drawing with ONE prize not exceeding \$100. This will keep things as simple as possible when filling out remittance forms, etc.



"50/50" RAFFLE REMITTANCE FORM

The _____ Chapter/Credit Union held a
raffle to benefit MCULLAF (federal fund) on _____ at
(date)

(location)

Enclosed is a personal check or money order for \$ _____, that represents the gross proceeds from the raffle. The raffle was part of a political event at which credit union officials discussed candidates for elective office, our fundraising goal, or legislative issues impacting credit unions. The following credit unions participated in the raffle and have valid permission statements on file with MCULLAF. (Attach sheet or use back of sheet if more space is needed.)

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

(MAIL COMPLETED FORM TO: ACCOUNTING DEPT. – MCULLAF, P.O. Box 8054, Plymouth, MI 48170)



(PRIZE WILL NOT EXCEED \$100)



GET YOUR "50/50" TICKETS HERE!

A portion of the purchase price will be contributed to the Michigan Credit Union League Legislative Action Fund (MCULLAF). MCULLAF is a federally registered political action committee that makes campaign contributions to candidates for federal elective office. Contributions to MCULLAF are not considered charitable or business expenses for income tax purposes. Contributions are voluntary and there shall be no reprisal for those who decide not to contribute.

State PAC “50/50” Raffles

You can utilize a raffle for the State PAC at your next golf outing, or any other CU event. Lapel pin envelopes can be used for the Raffle as they contain all of the necessary information. Simply have every participant fill out all of the information listed on the envelope, contribute whatever amount they are able, and enter the envelope into the raffle. In addition, corporate funds can be used to pay for the raffle prize. This means that CUs that are used to donating door prizes for Chapter events can now also donate prizes to raffle off to benefit their State PAC Goals.

Remember, to comply with state law, you do not need to make a contribution to enter the drawing. If you choose this option, please still fill out all of the information on the envelope, and your statement of support for the credit union tax status will be sent to your Congressperson.

Charity Match Program

The Charity Match Program allows for your CU to match State PAC contributions, dollar for dollar, to any accredited charity(s) or your choice. Contributions made through the Charity Match Program come from your corporate funds, not from PAC funds, so the program in no way diminishes the funds available for contribution to political candidates. By participating in this program, you not only support the CU movement and help meet your State PAC Goals, but also support worthy charitable organizations.

For example, if your CU regularly holds a Casual Day fundraiser for the Children's Miracle Network (CMN), you can now have that same fundraiser benefit the State PAC **and** CMN. Simply have the participants make their donations directly to MCULAF. Let's say for the purpose of this example that the total amount raised is \$100.00. Use the remittance forms mentioned previously for Casual Days and send that \$100.00 directly to MCULAF. Now your CU can in turn use corporate funds to donate the matching amount to CMN in your employees' name.

Perhaps your chapter holds a silent auction to benefit the local school "Quiz Busters" team. The same theory applies. If the participants make their donations directly to MCULAF, then Chapter and CU corporate funds can be used to donate the matching amount to Quiz Busters.

As a general reminder, the determining factor on whether a credit union can contribute the proceeds of any fundraiser to MCULAF, the State PAC, is that you must provide us with the name, address, amount of contribution and date along with the proceeds.

MULLIGANS

Every chapter outing is a great opportunity to raise money. Chapter golf outings are the best. You can have a “closest to the pin” contest, “beat the pro” contest, or the most popular and easiest way to raise money is selling mulligans. For a small contribution a golfer at your outing can take a “mulligan” (an extra turn or “do-over” shot) out on the course. Remember to work with the planning committees in your chapter to incorporate fundraising activities for MCULLAF/MCULAF. Golf outings are also an excellent opportunity to conduct a 50/50 raffle.

Because this is a controlled environment and registered individuals can provide us with their name, address, date and amount, it is recommended that this type of fundraising benefit MCULAF (state PAC).

Mulligans are typically sold for \$5.00 each or five for \$20.00.

You will find mulligans signage that must be displayed where the mulligans are sold as well as a mulligans template on the following pages.

Note that contributions to the PAC must be individual contributions and **CORPORATE CHECKS CANNOT BE ACCEPTED.**

It is highly recommended that Governmental Affairs staff review your chapter notice if it includes fundraising information for MCULLAF or MCULAF. There are many rules and regulations we must adhere to and this will help ensure compliance with state and federal law.

MULLIGANS--GUIDELINES

- ◆ Mulligans can be used to re-take a bad shot.
- ◆ Each mulligan can only be used once by one player.
- ◆ Participants must indicate on their score card when they used a mulligan.
- ◆ Once the game is over you may not use your mulligan(s).

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MULLIGANS \$5.00 EACH OR FIVE FOR 20.00



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One Mulligan

Name: _____
Hole used on: _____

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One Mulligan

Name: _____
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One Mulligan

Name: _____
Hole used on: _____

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Credit Union Week Online Auction

Name

CU

ADD

CITY

Date

Dear Credit Union Supporter:

This year during Credit Union Week (October) an Online Auction to raise money to support MCULAF (State PAC) will once again be conducted. MCULAF dollars assist with advocacy efforts to further credit unions legislative agenda in Lansing. Similar to the Silent Auction at the AC&E, this is a great opportunity to purchase some nice items, have fun, and help fundraise all at the same time.

To make the MCULAF Online Auction a success, we need credit unions and chapters to help with sponsoring or donating the auction items. On the attached page, you will find a list of desired auction items you may sponsor. Should you choose to sponsor or donate a specific item, your name will be listed along with that item in any publicity prior to and after the auction, as well as on the auction website.

In the weeks leading up to the Auction, the items available for bidding will be on display online in addition to being featured in Michigan Monitor, the League's weekly publication. The MCULAF Online Auction will open for bidding at 9:00 a.m. on Monday which begins credit union week and will close at noon on Friday of the same week. To bid on an item, a person must be a member of an MCUL-affiliated credit union. The winning bidder's credit union will have the contribution credited toward their 2008 MCULAF goal. You will receive more information regarding the details of the Auction in the coming weeks. Please assist with promoting the MCULAF Online Auction to your staff, boards, and members as part of your Credit Union Week publicity.

I thank you for your continued support of MCULAF and the credit union difference. If you have any questions about the MCULAF Online Auction, please do not hesitate to contact MCUL Government Affairs staff at 800-262-6285.

Sincerely,



Patrick La Pine

MCUL Executive Vice President Association Services

Credit Union Week Online Auction

CU

Add

Zip

Date

Dear Credit Union Supporter,

This year International Credit Union Week is scheduled to take place October __-__. In addition to your planned credit union week activities and celebrations, you are encouraged to incorporate two MCULAF events into your week: Credit Union Week Casual Day and the MCULAF Online Auction.

Michigan's credit unions raised over \$8,000 during last year's Credit Union Week by hosting "casual days" or a "casual week". This was a significant boost to the fundraising efforts of MCULAF (State PAC). Can your credit union help to not only repeat, but increase the fundraising success of MCULAF casual days during Credit Union Week? If every credit union in Michigan raises \$100 during Credit Union Week, we will surpass the 2008 MCULAF goal of \$150,000.

Last year marked the introduction of the MCULAF Online Auction which raised an additional \$7,500 to support credit union friendly candidates. Credit union members, officials, staff, and volunteers are able to participate in the auction, with all money raised going to MCULAF. This is a great opportunity to have fun, help the State PAC and the Children's Miracle Network (CMN) all at the same time. Please encourage your staff and volunteers to participate and help to make this an annual Credit Union Week/MCULAF fundraising event.

Attached is a casual day remittance form (copy as necessary) to facilitate your fundraising efforts, as well as more information about the MCULAF Online Auction, including the dollar for dollar match for the CMN. Please do not hesitate to contact MCUL Government Affairs staff at 800-262-6285 if you have any questions about these events.

Thank you in advance for your support!

Sincerely,

MCULLAF/MCULAF Board of Trustees: