



MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND

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# **FUNDRAISING GUIDE**

2015

**Prepared by:**  
MCUL & Affiliates Governmental Affairs Department

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## **I. Introduction**

Statewide and nationally, credit unions have concerns about their political future and the impact changes will have on them. There has never been a more crucial time for you to become politically involved on behalf of credit unions. 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 Michigan Credit Union League & Affiliates (MCUL & Affiliates) implements a legislative agenda based on what credit unions need to continue to thrive. In 2014, Michigan credit unions saw many legislative successes, due in large part to PAC fundraising. As the MCUL & Affiliates continues to lobby on important regulatory and legislative issues, PAC fundraising must remain a top priority to support our legislative efforts.

On the following pages the MCUL & Affiliates 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 guide, please contact the MCUL & Affiliates Governmental Affairs staff at 800/262-6285.

## **II. 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). MCULLAF's purpose, as defined in its Articles of Association, is to "provide the opportunity for individuals interested in the future of the credit union movement to contribute to the support of worthy candidates for federal office who believe, and have demonstrated their belief, in the principles to which the industry is dedicated." MCULLAF accomplishes its mission by contributing to and supporting federal candidates and committees that support the credit union movement. For the 2013-2014 election cycle, MCULLAF spent more than \$609 thousand supporting federal credit union-friendly candidates.

The Michigan Credit Union League Action Fund (MCULAF) makes contributions to candidates for the Michigan Legislature and other statewide elective offices. MCULAF's purpose, as defined in its Articles of Association, is to "provide the opportunity for individuals interested in the future of the credit union movement to contribute to the support of worthy candidates for Michigan state and local office who believe, and have demonstrated their belief, in the principles to which the movement is dedicated." MCULAF accomplishes its mission by contributing to and supporting state candidates and committees that support the credit union movement. In the 2011-2012 election cycle, MCULAF contributed over \$331 thousand to state candidates, 98% of whom won election.

MCULLAF/MCULAF are governed by a Board of Trustees who are elected by and from the MCUL Government & Political Affairs 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 & Affiliates 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. Throughout this guide, 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.

### **III. Goals Recognition Program**



#### **CHAIRMAN'S AWARD**

Presented to the credit union that raised the highest percentage over their goal based on asset size. Asset size categories include: Under \$20M, \$20-100M, \$100-250M, and Over \$250M. Awards presented for the state and federal PACs.

## **TRUSTEE'S AWARD**

Presented to the chapter that raised the highest percentage over their goal.  
Awards presented for the state and federal PACs.

## **PRESIDENT'S AWARD**

Presented to the credit union that raised the most money overall. Awards presented for the state and federal PACs.

## **FORUM APPRECIATION AWARD**

Presented to each credit union that reaches at least 100% of their goal.  
Certificates presented for the state and federal PACs.

## **GREATEST PERCENTAGE INCREASE FROM PRIOR YEAR AWARD**

Presented to the credit union that raised at least 25% of their prior year goal and has had the greatest percentage increase. Awards presented for the state and federal PACs.

## **IV. MCULLAF/MCULAF 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.

### **A. Solicitations for MCULLAF/MCULAF**

#### **What is a "Solicitation"?**

- "Solicitation" is broadly defined and can include both direct requests for a contribution to MCULLAF/MCULAF or a federal/state candidate and general statements encouraging support for the PAC or a particular federal/state candidate.
- Solicitations can be oral or in writing. They can occur face-to-face, in a meeting of several people, or in written form via interoffice mail, e-mail, or handing someone solicitation literature.
- Each MCULLAF/MCULAF solicitation must be accompanied by the required notices. Oral solicitations should be accompanied by written materials containing the notices (such as a PAC contribution card or brochure).

#### **What is Not a "Solicitation"?**

- General factual and legal information about MCULLAF/MCULAF is not a solicitation, such as the fact that a PAC exists, the FEC/MI Campaign Finance Act rules pertaining to a PAC, and the recipients of PAC funds.

### **Whom to Solicit – The “Restricted Class” Only**

- MCULLAF/MCULAF may solicit political contributions only from its “Restricted Class.” This includes:
  - (1) MCUL’s executive and administrative personnel and their families, and
  - (2) The individual members of Credit Unions that have provided MCULLAF with “prior approval” for the current calendar year.
- The Restricted Class does not include vendors, members of Credit Unions that have not provided prior approval for MCULLAF, or members of the general public.
- Foreign nationals living in the United States with permanent residence status (i.e., “green card” holders) may be solicited and may contribute to MCULLAF or to a federal candidate. Those without a green card may not be solicited, nor may they participate in or contribute to the PAC or to a candidate.

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.

### **Special Rules for MCULLAF**

- The following notices should be included with all PAC solicitations:

Contributions to MCULLAF are not tax deductible.  
Contributions are completely voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal.

- The IRS disclaimer on non-deductibility must appear in the same print size as the text of the brochure or solicitation letter, stand alone, and be located on the message side of the card or on the tear-off section that the contributor returns with the contribution.
- PAC solicitations may be routed through an executive’s secretary or assistant, even though the secretary or assistant is not a solicitable person.

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- PAC solicitations may be routed through an executive's secretary or assistant, even though the secretary or assistant is not a solicitable person.

### **Suggesting Amounts of Contributions**

- A solicitation may suggest, but not demand or coerce, a specific contribution amount.
- If an amount is suggested with the solicitation, this additional notice should be added:

The above guideline is merely a suggestion. You are free to contribute more or less than the suggested amount. MCUL & Affiliates [and name of Credit Union] will not favor or disadvantage anyone by reason of the amount contributed or decision not to contribute.

### **B. MCULLAF Permission Agreement**

In order for the MCUL & Affiliates to solicit a member Credit Union's restricted class, the MCUL & Affiliates must first obtain the Credit Union's written authorization, which must be given by someone authorized to act on the Credit Union's behalf. This request should be directed to the person at the member corporation with whom MCUL & Affiliates usually deals. The approval is effective for a calendar year. A member Credit Union may grant its approval for several years in advance, but it must provide the MCUL & Affiliates with a separate signed approval for each year (these separate approvals may be contained in one document).

**MICHIGAN CREDIT UNION LEAGUE LEGISLATIVE ACTION FUND  
PERMISSION AGREEMENT  
FOR SOLICITATION**

This 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. The credit union may only grant permission to solicit its members to one trade association per calendar year, and credit union approval is necessary before the PAC may conduct a solicitation. The credit union grants its permission to MCULLAF for each of the years indicated below. The credit union has not approved a solicitation from any other trade association for these years.

**Print Name:**

\_\_\_\_\_

**Title:**

\_\_\_\_\_

**Credit Union Name:**

\_\_\_\_\_

**Chapter:**

\_\_\_\_\_

**AUTHORIZATION:**

2015

Year	Print Name	Signature	Date
------	------------	-----------	------

2016

Year	Print Name	Signature	Date
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2017

Year	Print Name	Signature	Date
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2018

Year	Print Name	Signature	Date
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Please submit this signed Permission Agreements and keep a copy on hand for record at your credit union. Thank you.

**Please remit to:**

**Michigan Credit Union League & Affiliates · Attn: Melissa Osborn,  
Political Affairs Coordinator**

**Fax: 517-482-3762 · Email: [Melissa.Osborn@mcul.org](mailto:Melissa.Osborn@mcul.org)**



### **C. The FEC's "One-Third Rule" and MCULLAF Fundraising**

Credit unions and leagues (as corporations) may purchase gifts, entertainment, auction items, door prizes or raffle prizes for use in fundraising for MCULLAF, but must comply with the Federal Election Commission's "one-third rule." The one-third rule requires that the value of PAC prizes or entertainment may not exceed, in the aggregate, one-third of the amount of contributions received as a result of the prizes, entertainment, raffle, or auction.

The credit union or league may pay the total cost for food, beverages, and facility rental without regard to the one-third rule. Additionally, games of chance (such as raffles) for the PAC may be subject to or prohibited by state gambling laws.

#### ***Examples of One-Third Rule Application to Common MCULLAF Fundraisers***

***Raffles*** - The state league conducts a raffle at its annual meeting. For raffle prizes, the league purchases a \$250 set of golf clubs, a \$100 gift certificate to a restaurant, and an autographed photograph of a local sports figure valued at \$125. In order to comply with the one-third rule, the total raffle proceeds must exceed \$1,425 (the total value of the raffle prizes, \$475, is one-third of \$1,425). Alternately, member credit unions, rather than the league may donate the above items, but the calculation remains the same.

***Giveaways*** – A credit union purchases coffee mugs to give away in return for contributions. The per unit price of the coffee mug is \$5, so each contribution must be at least \$15 in order to comply with the one-third rule.

***Payroll Deduction or Deduct-a-Buck*** – A credit union may apply the one-third rule over a reasonable amount of time. For example, the credit union above decides to give away the \$5 coffee mug to every employ who enrolls in payroll deduction. To comply, each employee must commit to at least \$.58 per paycheck (assuming a 26-pay period payroll schedule over the course of a year; \$.58 times 26 pay periods equals \$15.08).

***Auctions*** – Unfortunately, one-third rule compliance makes auctions particularly difficult as MCULLAF fundraisers. If a credit union holds a silent auction and one item is a pair of baseball tickets valued at \$48 each (total of \$96); the winning bid must raise at least \$288 in order to comply (\$96 is one-third of \$288). For this reason we generally advise against auctions as fundraisers for MCULLAF.

***Golf Outing*** – The value of any greens fees, plus any giveaways or "goodie bags" is subject to the one-third rule while the cost of any catering is exempt. The league hosts its golf outing fundraiser for MCULLAF at a country club that charges \$75 per person for greens fees. Additionally, each golfer receives a goodie bag containing giveaways donated by member credit unions with a total per-bag value of \$35. Therefore, each golfer must contribute a total of \$330 per person. This per-person total need not be the price of admission, provided that the total raised elsewhere during the golf outing (such as by purchasing bogies, etc.) exceeds one third of the total value of all entertainment and prizes. Note: only member credit unions may donate giveaways; vendors or other sponsors that are not members of the league may not participate.

**Reception with Entertainment** – The league decides to hold a “comedy night” at its annual meeting and sell tickets for MCULLAF. The comedian charges the league \$4,000 to perform. Additionally, the league rents a facility, and has it catered with an open bar. In this case, the one-third rule only applies to the comedian’s fee, since food, drink and facility rental are exempt. Therefore, total ticket sales must exceed \$12,000 in order to comply.

*Note:* If the credit union is going to contribute to MCULLAF (federal PAC), the credit union must have a valid permission agreement 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 agreement. If you are not sure whether your credit union has a permission agreement on file, contact the MCUL & Affiliates Governmental Affairs staff.

## **V. Contributions and Reporting Requirements**

### **A. 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 designate which PAC the contribution is being made.

### **B. 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. 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 \$0.00. This means you must provide us with the name, address, date and amount of any money raised for MCULAF. We are required to include this information in a report to the Bureau of Elections.

## **VI. Fundraising Remittance Forms**

As you probably are already aware, there are different rules/regulations/limits for state vs. federal PAC fundraising so where the money goes depends on which activity you are engaged in for fundraising. It is very important that we receive a completed fundraising remittance form with each contribution submitted to either MCULLAF or MCULAF. These forms were created to help ensure we have the information we need in order to report information to the Federal Elections Commission (FEC) and the Bureau of Elections (BOE).

All PAC fundraising remittance forms can be found by visiting our PAC fundraising Web page at <http://www.mcul.org/fundraising-programs> or by clicking on any of the below hyperlinks.

- [Federal PAC Remittance](#) [PDF]
- [Federal PAC Commemorative Quarter Remittance](#) [PDF]
- [State PAC Remittance](#) [PDF]
- [State PAC Remittance](#) (tracking form) [Excel]
- [State PAC Casual Days Remittance](#) [PDF]
- [State PAC Casual Days Payroll Deduction](#) (tracking form) [Excel]
- [State PAC Lapel Pin Payroll Deduction](#) (tracking form) [Excel]

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.***

## **VII. MCULLAF/MCULAF Programs**

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 & Affiliates Governmental Affairs staff at 800/262-6285. We are here to assist you in any way possible to ensure a successful fundraiser.

## **A. Exempt Raffles**

The exempt raffle rules are as follows:

- 1) Announce that the raffle is to benefit our federal PAC, **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 in conjunction with a “political event.” With our legal counsel we have developed a raffle remittance form (see below) 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 the PAC all credit unions MUST have valid permission agreement on file.)
- 6) The prize cannot exceed \$100. 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 the PAC. **Special Note:** The federal PAC (MCULLAF), you will need to comply with the **one-third rule**. For example, since the prize cannot exceed \$100, you will need to raise at least \$300 from the raffle per the one-third rule. You can raise more, not less.
- 7) Fill out relevant information on the MCULLAF remittance form and remit funds within 30 days if all contributions are less than \$50.00 per individual, and within 10 days if contributions are over \$50.00 per individual.

## **B. 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 4.7 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 or more.

Following is a Q&A about the program. Should you have any questions, please contact the MCUL & Affiliates Governmental Affairs staff. Please consider this program as part of your MCULAF 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 agreement 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 Agreement?**

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 agreement allowing MCULLAF to solicit your members. If you are not sure if your credit union has signed a permission agreement, please contact MCUL & Affiliates 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).

**C. Candy Bars**

Chapter and individual credit unions have been very successful at meeting their MCULLAF (Federal PAC) fundraising goals by selling candy bars in their lobbies. Because of restrictive state law requirements, the candy bar program should be conducted for federal fundraising. The program can be used for sales to members, staff, and officials of the credit union (anyone within the "solicitable class" of MCULLAF or the credit union). When submitting proceeds from this fundraising activity to

MCULLAF, please remember that a money order or cashier's check along with a Fundraising Remittance Form needs to be filled out. **Please note a corporate check from a credit union is prohibited.**

When selling candy (or other items) credit unions must post a sign indicating that part of the money goes to a PAC and must also include all other legal disclaimers. Please see below for a sample sign for MCULLAF (federal PAC) that you can use.

For more information on selling candy bars, please visit: <http://www.mcul.org/candy-bars>.

# Candy to Support MCULLAF MCUL & Affiliates Federal PAC

**CANDY BARS \$2.00 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 tax deductible. Contributions are completely voluntary and will be used for political purposes. You have the right to refuse to contribute without any reprisal.





## D. 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. 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 casual day fundraising remittance form to collect this information or send it to us in a format you already have available. For more information on the casual day fundraiser, please visit:

<http://www.mcul.org/casual-days>.

## E. MCULAF 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

Credit Union Champion Club:	\$1,500.00
Michigan Club:	\$1,000.00
Chairman's Club:	\$500.00
Governor's Club:	\$250.00
Senate Club:	\$125.00
House of Representative's Club:	\$ 60.00
Capitol Club:	\$ 30.00

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. A copy of the lapel pin employee payroll deduction authorization form as well as a one-time Board Member contribution form and a one-time Employee contribution form can be found on the lapel pin website (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.** For more information, please visit: <http://www.mcul.org/lapel-pin>.

## F. Deduct-a-Buck

The MCUL & Affiliates Deduct-a-Buck program creates an easy way for members of your credit union to contribute to MCULLAF or MCULAF. This program asks members of your credit union to consider a voluntary contribution of \$1 or more per quarter from their checking or savings account to benefit the MCUL State and/or Federal PACs. You will have the option of determining which PAC you would like to contribute funds to. Although we strongly encourage you to contribute to the State PAC since the money raised from this fundraiser is from credit union members, the information needed for State reporting requirements is much easier to obtain. For more information on our Deduct-a-Buck program, please visit: <http://www.mcul.org/deduct-a-buck>.

## G. MCULLAF Grand Raffle

This annual event is one of the largest fundraising events in the entire credit union movement. Tickets typically go on sale at the Michigan Credit Union League & Affiliates Annual Convention & Exposition event and the drawing is typically held in November. Notification of this fundraiser is sent via mail and email. The raffle is administered by the MCUL & Affiliates Government Affairs staff. The proceeds of the Grand Raffle benefit the MCUL Federal PAC. The prize for this drawing is a choice between \$20,000 towards the purchase of a pre-selected vehicle or \$20,000 cash with the seller of the winning ticket receiving \$500 cash. The Grand Raffle has the potential to raise more than \$200,000. For more information on our MCULLAF Grand Raffle program, please visit: <http://www.mcul.org/grand-raffle>.

## H. 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 an exempt 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 sold for \$5.00 each or five for \$20.00.

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.

## **I. Payroll Deduction Materials**

There are three options available to credit unions wishing to implement a payroll deduction program, dependent upon whether you wish to send 100% of your payroll deduction funds to MCULAF or 100% to MCULLAF or, where applicable under state law, wish to split a percentage of payroll deduction funds between MCULAF, the MCUL's state PAC and MCULLAF, the MCUL's federal PAC.

### **100% to MCULAF (state PAC)**

As we begin the 2014 MCULAF campaign, it's time to start thinking about how you can extend your support. Due to term limits, 2014 is a winner-take-all election in Michigan's state government. And while we are all feeling the strain of the struggling economy, it's more important than ever that the voice of the credit union industry is heard in Lansing. With a contribution of only five dollars on a bi-weekly pay period, your annual donation would total \$130. This year you can make contributing easier for your credit union and your employees by enrolling in a payroll deduction program.

### **100% to MCULLAF (federal PAC)**

The Federal Election Commission (FEC) recently approved a new rule, effective August 22, 2005, that would allow credit union employees to contribute to MCULLAF via payroll deduction. This affords credit unions an incredible opportunity to continue growing MCULLAF into one of the nation's premier political action committees (PACs).