

2016 Election Year: What Everyone Should Know

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Forecast - State Legislature

Helping Credit Unions
Serve, Grow and Remain Strong.



2015 – Current Leaders in Lansing

Governor Rick Snyder

Speaker of the House

- Representative Kevin Cotter
(R - Mt. Pleasant)

House Minority Leader

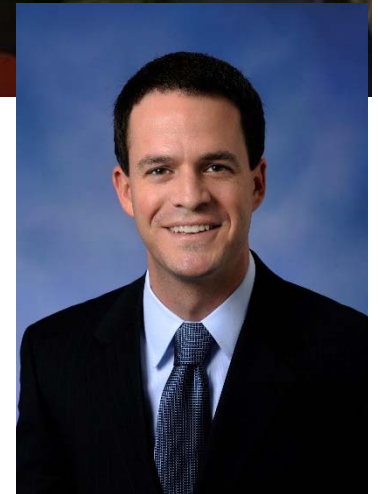
- Representative Tim Greimel
(D - Auburn Hills)

Senate Majority Leader

- Senator Arlan Meekhof (R – West Olive)

Senate Minority Leader

- Senator Jim Ananich (D – Flint)



2016 - New Committee Members on Horizon

Term Limits Brings New Faces

- 6 years State House (max of (3) 2 year terms)
- 8 years State Senate (max of (2) 4 year terms)
- No term limits in U.S. House/Senate

House Financial Services Committee

- 10 members, 4 of 10 current member termed out
- New Chairman and VC – Chairman Anthony Forlini (R – Harrison Twp.) and VC Peter Pettalia (R-Presque Isle) are term limited.

Senate Banking & Financial Services Committee

- 8 members, 4 are freshman, no Senate election this year



2016 – Credit Union Legislative Issues

Pro-Active Agenda

- Regulatory Relief – MCUA Refresh
- Data Security
- Patent Trolling
- Uber Insurance Reform
- Mortgage Compliance Reform (CFPB toolkit)

Defensive Agenda

- Payday Lending Expansion
- Title Lending Expansion
- EMV Pin Chip Mandate



Forecast – Federal Elections

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2016 – MI Congressional Elections

U.S. Senate – not up for election

- Gary Peters (D – Bloomfield Twp.)
- Debbie Stabenow (D – Lansing)

U.S. House – all seats up for election

- 14 current members (9 R's, 5 D's)
- 5 freshman U.S. Representatives facing first re-election (Moolenaar, Bishop, Lawrence, Trott, Dingell)
- 2 members retiring
 - State Senator Phil Pavlov vs. retired businessman Paul Mitchell
 - State Senator Tom Casperson, former Senator Jason Allen
 - State Representative Peter Pettalia (GOP primary) vs. Lon Johnson, Jerry Cannon (DEM primary)



PAC Fundraising

Helping Credit Unions
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PERCENT GROWTH IN COST



What is a PAC?

A **political action committee (PAC)** is a type of organization that pools campaign contributions from members and donates those funds to campaign for or against a candidate, ballot initiative, or legislation. The Michigan Credit Union League & Affiliates political action committee provides credit unions with the opportunity to financially support candidates for Michigan state and federal offices who have demonstrated a belief in the principles of the credit union movement.



MCUL Political Action Funds

- MCUL has three political funds
 - 2 Political Action Committees (PACs – State and Federal)
 - Issue Advocacy Fund (IAF)
 - Governed by a bi-partisan Board of Trustees comprised of credit union officials from around the state
- **Federal PAC (MCULLAF)** - The Michigan Credit Union League Legislative Action Fund
- **State PAC (MCULAF)** - The Michigan Credit Union League Action Fund
- **Issue Advocacy Fund (ASFM)** - A Stronger Financial Michigan (formerly CURE)



“A Stronger Financial Michigan” (ASFM)

- ASFM (formerly operated as the CURE Defense Fund) is the credit union industry’s vehicle in Michigan for issue advocacy and defense.
- Primary purposes are:
 - Promote and defend the credit union industry and philosophy.
 - Engage in issue advocacy on topics critical to credit unions.
 - Build a war chest to safeguard credit unions and our allies against banker attacks, in particular on the tax exemption.
- Annual ASFM Golf Outing – August 5, Forest Akers Golf Course, East Lansing



2016 – MCUL Election Resources

MCUL 2016 Election Webpage

- Info on MCUL political fundraising programs
- Link to find your legislators
- Maps of 2016 State House, State Senate and U.S. House districts
- 2016 MCUL candidate surveys linked
- List of MCUL endorsed candidates
- Get out the vote resources – lobby fliers and mail pieces
- MCUL Government Affairs staff contact info



<http://www.mcul.org/elections-and-fundraising>



2016 – Additional MI Election Resources

Michigan Campaign Finance Network

- A nonpartisan, nonprofit coalition of organizations and individuals concerned about the influence of money in politics and the need for campaign finance reform.
- Conducts research on campaign contributions and their relationship to election outcomes and issues of public policy
- Supports access to campaign finance information
- Develops educational initiatives for the public on the subject of campaign finance reform.

<http://www.mcfn.org/>

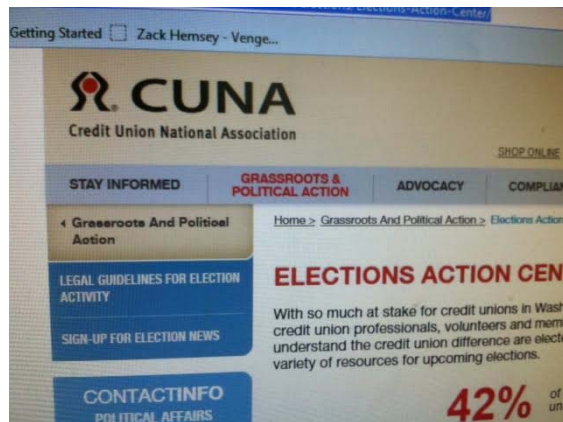


2016 – Federal Election Information

CUNA Election Resources

- List of endorsed federal candidates during election years
- Grassroots action resources – Member Activation Program (MAP)
- CUNA Political Affairs staff contacts
- Legal guidelines for CU election activities
- Sign-up for CUNA election news

<http://www.cuna.org/Grassroots-And-Political-Action/Elections/Elections-Action-Center/>



2016 – www.VoteSmart.org

Non-partisan candidate resource page

- 40,000 politicians --- millions of facts!
- Information on their bio, votes, positions, ratings, speeches and funding
- Detailed information and links on legislators, legislation and issues
- Detailed ballot initiatives information for each state sorted by year
- Includes election contact information



Questions?

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