



# LEAGUE REP REPORT

What Michigan credit unions need to know this month.



MARCH

**2026**

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# ASSOCIATION UPDATES

## Key MCUL Deadlines & Announcements

### CREDIT UNION NAME CHANGE

- Community Financial CU changed its name to orsa credit union

### CEO CHANGES

- Michigan Educational CU - Jeff Cusmano is the new CEO; Bob Sandercock has retired

### IN MEMORIAM

Every year, in our Annual Membership Book, we honor past credit union leaders who have passed away and for whom we express a profound sense of appreciation for their contributions to the history and success of the credit union movement.



[Submit In Memoriam Submissions Here](#)

### UPCOMING TOWN HALL: STUDENT LENDING

With the passage of last year's reconciliation legislation in Washington D.C., new challenges and opportunities have arisen for credit unions regarding educational lending.

Please join us **March 11, 2026, at 10:30am** for a special Town Hall where we will be joined by Michigan Independent Colleges and Universities and Student Choice. We will be learning about new annual and lifetime loan caps on federal student aid and what that means for undergraduate and graduate needs in this space.



[Learn more and register](#)

## LEAGUE TEAM GROWING THIS MARCH

We're excited to share some great news — **two new League Representatives will be joining our team in March.**

After operating short a team member for the past several months, we are thrilled to be growing the team and strengthening our ability to support Michigan credit unions and chapters across the state. Their addition will help expand our field presence and enhance the timely, personalized support we provide to our members.

We look forward to formally introducing both new team members in the April LR newsletter and are excited for them to begin connecting with and supporting our credit unions.

**Chapters and individual credit unions affected by these changes will also receive a direct email communication from MCUL Executive Office**, so please keep an eye out for that message.

## MCUL RELEASES 2026 IMPACT REPORT

The Michigan Credit Union League has released the 2026 Michigan Credit Union Impact Report, an annual snapshot of how **Michigan's credit unions continue to strengthen financial well-being and support communities across the state.**

This year's report, themed Michigan's Trusted Financial Partner, highlights how credit unions are helping members navigate everyday financial challenges while also contributing to Michigan's broader economic and community health. Across 172 credit unions, Michigan's credit unions serve 6.1 million members, offering people-first financial services that return value directly back to households.

The report highlights the significant financial value credit unions deliver to members and reflects national polling that shows consumers increasingly view credit unions as the more trusted, community-focused choice.



[Read the full report here.](#)

# COMPLIANCE & REGULATION

- **NCUA Deregulation Expands:** The NCUA released the sixth round of its Deregulation Project, proposing six rule changes aimed at reducing regulatory burden, with multiple open comment opportunities for credit unions to share real-world feedback.
- **Key Federal Compliance Updates:** New developments from CFPB, FinCEN, and the CDFI Fund include proposed Regulation B changes, BSA beneficial ownership relief, and an extended compliance timeline for small business loan data reporting.
- **Advocacy, Guidance, and Engagement:** Continued monitoring of interchange issues, practical compliance guidance on HELOC advertising and board reporting, plus upcoming MCUL Compliance Office Hours and the YOU Conference.

[Download the Full Reg Corner](#)



# ADVOCACY HIGHLIGHTS



## STATE ADVOCACY (LANSING)

- Governor Whitmer’s final State of the State highlighted housing and affordability, aligning with MCUL’s focus on budget priorities such as continued funding for the state CDFI fund and Michigan Saves.
- With expected federal funds suspended, funding for the Michigan Saves loan loss reserve is a heightened priority, alongside efforts to permanently codify the state CDFI fund.
- MCUL is closely monitoring upcoming legislation on DIFS authority for private share insurance, targeted operational updates, MSHDA-related clarifications, and ongoing state and federal interchange issues, including the appealed Illinois IFPA ahead of its July effective date.

## FEDERAL ADVOCACY (WASHINGTON, D.C.)

- The House is advancing legislation to ease de novo formation parity with community banks and expand credit union access to FHLB membership.
- The Senate introduced the AFFORD Act to strengthen oversight and liquidity tools for the federal CDFI Fund.
- In both chambers, new bills would modernize the Durbin Amendment by indexing its asset threshold to inflation and protect parity and export rights for state-chartered credit unions under DIDMCA.

## GRASSROOTS & ADVOCACY FUNDING

- More than 200 Michigan credit union advocates joined 6,200 nationwide at America’s Credit Unions GAC this week, with Hill visits underway through tomorrow.
- Strong early PAC momentum continues, driven by lapel pin sales and expanded payroll deduction participation, which remains critical to MCUL advocacy efforts.
- Credit unions are thanked for renewing federal permission agreements, a compliance step that enables MCUL communications and does not obligate fundraising participation.

[Read the Full Advocacy Roundup](#)

(login required)

# SAS RESOURCES

## THE SAS STRATEGIC SUCCESS PLAYBOOK INITIATIVE

### Help Shape the Strategic Success Playbook

The Small-Asset Strategic Success Playbook initiative is a new MCUL effort designed specifically for Michigan credit unions with assets under \$400 million. Its purpose is to provide a clear, practical framework for running a strong, sustainable, independent credit union in today's environment.

Rather than positioning merger as the default path, this project focuses on strengthening your business model and expanding the options available to your credit union and your members.

### Engage With the Initiative

Register for an upcoming collaboration session or complete the CEO survey [here](#).

### Who It's For

This work is tailored to:

- CEOs of Michigan credit unions under \$400M
- Senior leadership teams
- Boards of Directors of those credit unions

If you're leading a smaller or mid-sized credit union and navigating growth, efficiency, regulation, technology, or succession, this initiative is built for you.

 [Learn more](#)

### Add to your calendar –Sessions with Jeff Rendel at ACE26:

#### **SAS Breakout Session**

Wed, 6/3: 3:45-4:30 pm

#### **CUSOs: Partnering for Growth, Speed and Scale**

Breakfast and Breakouts

Thurs, 6/4: 8:45-9:30 am



# EDUCATION



**IT'S TIME TO SPRING INTO ACTION AND REGISTER FOR THE YOU CONFERENCE — HOTEL CUTOFF JUST EXTENDED!**

MCUL has been able to extend the negotiated rate for rooms at the JW Marriott in Grand Rapids until March 10 to accommodate even more attendees to the popular YOU Conference—designed for marketing, compliance and lending teams. New this year, workshop-style sessions have been added for each of the three audiences, and the agenda has been packed with training that explores practical uses of AI in credit unions.

Based on attendee feedback from last year's YOU Conference, this year's agenda builds on everything attendees loved about the event and offers even more collaboration, networking and experiential discovery. The event features two general sessions, three tracks of training, 16 speakers, over a dozen vendors, plenty of networking time and the return of the optional "secret location dinner."

Speakers include Brent Dixon, a strategist, innovator and facilitator, presenting "How to Use AI as a Strategic Thought Partner," and Lisa Schaefer, a certified CUNA Creating Member Loyalty trainer, presenting "The Surprising Truth About Motivation." Attendees will also choose from three workshops, including "The AI Advantage: Marketing Mastery Tools," "Compliance Management Made Practical," and "From Vision to Action: Building a Lending Playbook."

The YOU Conference takes place March 25–26 in downtown Grand Rapids.



[Learn more and register](#)



## STABLECOIN AND THE FUTURE OF CREDIT UNIONS: LAMONT BLACK IS BACK TO TALK WITH LEADERS BEGINNING MARCH 10

Dr. Lamont Black, an expert in emerging technologies such as artificial intelligence, cryptocurrency and blockchain will be talking to credit union leaders about Stablecoin and the Future of Credit Unions in an upcoming three-part webinar. The series will discuss what stablecoins are, why they are increasingly viewed as financial infrastructure, how they could reshape the payments landscape and what steps credit unions should consider next.

Michigan credit unions may register for the March 10, March 17 and April 7 series that takes place at 4 p.m. (ET) in conjunction with the Illinois CU League. The information is ideal for union executives, board members and senior leaders who want a clear, practical understanding of stablecoins without the technical jargon. Registration is \$250 per person.



[Learn More](#)

## VIRTUAL MORTGAGE LOAN ORIGINATOR WORKSHOP FULFILLS REG Z PERIODIC TRAINING REQUIREMENTS

MCUL will host a virtual Mortgage Loan Originator Workshop on **March 18–19**, offering two half-days of training that meet periodic requirements under Section 1026.36 of Regulation Z. The program provides a clear, end-to-end look at mortgage origination — from application and underwriting to closing, servicing, and fair lending.

Attendees will also receive an overview of the federal laws and regulations that shape mortgage lending. Michael R. Christians, a nationally recognized compliance expert, will lead the workshop. Registration is \$340 per person.



[Register Now](#)

# 2026 Education Events Calendar

Please note: calendar is subject to change

DATE(S)	TITLE	LOCATION	COST
Feb. 10 – 11	<b>IPA Workshop</b>	Virtual	\$294 per day \$588 Full Registration
Feb. 18 9:30a.m.– 2:00 p.m.	<b>Women’s Conference: Lead with Heart</b>	The Baronette Renaissance Hotel Novi, MI	\$299 Full Registration
Mar. 18 – 19 9:00a.m.–Noon	<b>Mortgage Loan Originator Training</b>	Virtual	\$340 Full Registration
Mar. 25 – 26	<b>YOU Conference</b>	JW Marriott Grand Rapids, MI	\$520 Full Registration
May 12	<b>MCUL GAC</b>	Heritage Hall Lansing, MI	\$275 Full Registration \$199 SAS CUs <\$250M (per person)
June 2	<b>Young Professional Leadership Summit</b>	DeVos Place Grand Rapids, MI	\$159 Full Registration
June 2 – 4	<b>ACE26</b>	Amway Grand & DeVos Place Grand Rapids, MI	\$735 Full Registration \$385 Full Guest Registration \$1,102 CUSO & Non-Affiliated CUs
July 14 –16	<b>HERO 26</b>	Crystal Mountain Thompsonville, MI	\$520 Full Registration
Sep. 18 – 20	<b>All on Boards: Directors’ Symposium</b>	Grand Traverse Resort & Spa Traverse City, MI	\$650 Full Attendee Registration \$290 Full Guest Registration
Sep. 23 – 25	<b>Executive Summit</b>	Westin Book Cadillac Detroit, MI	\$645 Full Registration
Oct. 21 – 22	<b>Contact &amp; Connect: Leadership Conference</b> <i>Three Conference Combined</i> <ul style="list-style-type: none"> <li>• Cultivating Leaders +</li> <li>• Branch Manager +</li> <li>• Contact Center</li> </ul>	JW Marriott, Grand Rapids, MI	\$340 per day \$520 Full Registration



Learn More at  
MCUL.org





# FOUNDATION RESOURCES



## MCUF SAVE TO WIN GRANT FUNDING AVAILABLE!

MCUF offers grant funding to help credit unions launch or expand Save to Win. Eligible credit unions can receive up to \$2,000 to offset implementation costs for the Adult program, which rewards members with prize entries for every \$25 saved.

Credit unions already offering Save to Win can also add a Youth Account option. MCUF is providing up to \$1,000 in grant funding to support implementation of the Youth add-on, helping younger members build savings habits early.



[Apply now](#)

## NEW MCUF SCHOLARSHIP OPPORTUNITY: CU FINHEALTH26

MCUF is offering a new scholarship for small asset size credit unions (\$250M and below) to attend the CU FinHealth Conference, Sept. 22–24, 2026, in Denver, CO. The conference focuses on how credit unions improve and measure member financial well-being through innovation, partnerships, and technology.

One scholarship will cover full conference registration (up to \$1,100); travel and hotel are the responsibility of the recipient. Apply by June 15, 2026.



[Apply now](#)

## CU SPARK TANK 2026: APPLICATIONS OPEN - IT'S TIME TO SUBMIT!

The 2026 CU Spark Tank Competition is moving quickly, and now is the time for Michigan credit unions to submit applications and confirm their chapter-level participants.

CU Spark Tank gives emerging leaders the opportunity to pitch innovative products, services or concepts that strengthen their credit union and the broader movement, while building confidence, presentation skills and strategic thinking along the way.

All live CU Spark Tank Learning Series sessions have now been completed, but recordings of each session are available online to help participants refine their ideas and polish their presentations before competing.

Chapter competitions are underway, with the first having taken taking place in the Grand River Chapter on February 24, followed by several competitions in March and April. If your credit union plans to participate, or is holding an internal competition, please ensure your young professional's application is submitted as soon as possible.

If you're still identifying your participant, there's still time, but don't wait!

Your idea could be the next big spark. Now's the time to step forward!



[Learn more here](#)



LEAGUE REP REPORT

# PARTNER UPDATES



MCULSC partners continue to expand offerings focused on digital engagement, lending innovation, fraud mitigation and operational efficiency. As you consider partnerships in 2026, please reach out to your league representative for recommendations and resources.

## UPCOMING PARTNER WEBINARS & EVENTS

### From Evaluation to Elevation: Integrating Performance Pro & The Learning Center for Smarter Talent Development

Thursday, March 19 @ 1 p.m. ET



### **From Evaluation to Elevation: Integrating Performance Pro & The Learning Center for Smarter Talent Development**

Performance reviews should drive development, not end with a rating. In this 20-minute live demo, discover how integrating Performance Pro with The Learning Center transforms evaluations into actionable, measurable growth. See how competencies, ratings, and goals automatically trigger targeted learning, uncover skill gaps, and streamline development planning—all within one connected system. Learn how automation reduces administrative work while empowering managers to deliver continuous coaching and support employee growth.

If you're ready to connect performance conversations to real development outcomes in just 20 minutes, this session will show you how.

 [Register Here](#)

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## UPCOMING PARTNER WEBINARS & EVENTS

### Built for Banks & Credit Unions: Inside Our CMS

Tuesday, March 24 @ 3 p.m. ET



#### **Built for Banks & Credit Unions: Inside Our CMS**

Most content management systems weren't designed for the performance, quality content, and security demands of financial institutions. Ours was. In this 20-minute product feature session, we'll walk through our purpose-built CMS and managed hosting platform created specifically for banks and credit unions seeking stronger digital performance.

You'll learn how institutions use our platform to:

- Update content with credibility signals that help both member trust and financial SEO.
- Improve conversions with clearer messaging & action CTAs.
- Fix technical health issues
- Reduce abandonment before third party applications start



[Register Here](#)

#### **TruStage Engage Lender Webinar**

Help lenders feel confident having meaningful, member-focused conversations about payment protection. This practical session shows how to naturally introduce protection products, explain their value in clear language, and connect solutions to members' real needs — all while supporting their financial wellness.



March 11, 2026 | 10:00–11:00 AM CT

Designed for lenders and loan officers involved in payment protection conversations.



[Register Here](#)

## UPCOMING PARTNER WEBINARS & EVENTS

### Fuel the Future: Career Planning as a Competitive Advantage

Tuesday, March 31 @ 3 p.m. ET



#### **Fuel the Future: Career Planning as a Competitive Advantage**

Career planning should not be a “nice-to-have” HR program that lives in a slide deck. Done well, it becomes a measurable competitive advantage that keeps top talent, builds leaders faster, and turns development into a real business strategy. In this educational session, Paul Marston, SHRM-CP will share a structured, practical framework for career planning that helps organizations improve retention, strengthen succession pipelines, increase engagement, and align development efforts with long-term business goals. You will leave with clear steps for building career pathways employees trust and leaders can actually use.

Designed for:

- HR leaders and talent management professionals
- Learning and development leaders
- Organizational development practitioners
- Executives and senior leadership teams
- People managers responsible for succession and employee growth

What you will learn:

- How career planning improves retention and engagement
- How to align career pathways with organizational strategy
- How to build structured career ladders and succession pipelines
- How to identify and replicate top-performer competencies across the organization

If your organization is tired of losing strong people or promoting without a bench, this session will give you a system to develop talent on purpose, not by accident.

 [Register Here](#)

## UPCOMING PARTNER WEBINARS & EVENTS



### Outperform Growth Goals with AI: Smarter Lending Across the Member Journey



**Mike Martin**  
Chief Lending Officer  
Meridian Trust FCU



**Scot Vackar**  
Customer Success Manager  
Sync 1 Systems



**Eric Steinhoff**  
EVP Client Impact  
Scienaptic AI

#### Smarter Lending, Stronger Growth: Applying AI Across the Member

AI is no longer just a tool for underwriting - it's a catalyst for growth. But most credit unions haven't unlocked its full potential. Lending experiences remain fragmented, and growth efforts often stall at the point of approval.

The real opportunity lies in applying AI across the entire member journey - predicting needs, personalizing offers, preventing risk, and deepening relationships.

That requires more than just AI models. It demands a unified strategy across lending, marketing and member experience, built on shared data, real-time intelligence, and cross-functional collaboration.

In this recorded webinar, our partners at Scienaptic explore how credit unions can use AI to:

- Grow approvals without compromising risk
- Personalise experiences across prescreens, originations, fraud prevention, cross-sell, and collections
- Upgrade data and decisioning infrastructure to support smarter, faster decisions



[Watch the Webinar Here](#)



## MCULSC ADDS NEW AI-DRIVEN FRAUD PREVENTION PARTNER: ILLUMA



We're excited to welcome Illuma as MCULSC's newest Trusted Partner. Illuma specializes in AI-powered voice authentication that helps credit unions fight fraud, reduce call-center risk, and eliminate outdated knowledge-based questions.

Their flagship solution, Illuma Shield, uses real-time voice verification to stop social-engineering attempts while speeding up member authentication—boosting both security and efficiency.

We look forward to bringing this innovative technology to Michigan credit unions and supporting stronger fraud prevention across our network.

## NEW PARTNER: WIPFLI OFFERING FRACTIONAL SUPPORT FOR CREDIT UNIONS



**WIPFLI**

MCULSC is pleased to introduce Wipfli as our newest partner, bringing flexible fractional services designed to help credit unions access high-level expertise without the need for full-time hires. Wipfli's team provides scalable support in key areas such as finance and CFO services, internal audit, compliance, risk management, IT, and cybersecurity—allowing credit unions to fill gaps quickly and cost-effectively.

Whether a credit union needs short-term leadership, help navigating regulatory demands, or additional project-based support, Wipfli offers a solution that can expand or contract with organizational needs. Their experience working with credit unions nationwide ensures practical, industry-specific guidance.

We're excited to bring this partnership to Michigan credit unions and will share upcoming opportunities to learn more about how Wipfli can support your operations and strategic goals.

## GROW NON-INTEREST INCOME WITH ENVISANT'S RELOADABLE CARD



MCULSC is pleased to share exciting news about a value-driven solution from our partner, Envisant. Their reloadable card program offers a versatile, user-friendly tool that enhances your credit union's product lineup while meeting the growing member demand for convenient, flexible payment options.

This reloadable card is packed with features designed to improve your members' financial experience — from easy loading and spending to secure, travel-friendly functionality. It's an ideal supplement for members who need budgeting tools, travel funds, teen spending guidance, or an alternative to traditional checking accounts.

But what truly sets this solution apart is its impact on your credit union:

- Zero financial risk to the institution
- Simple implementation and management
- A steady stream of non-interest income
- An easy way to deepen member engagement

If you're looking for a no-risk, high-value addition to your product suite, this program is a strong opportunity to consider.

If you'd like to learn more about how this reloadable card can benefit you and your members, feel free to reach out to [Nangela Piersall](#), card program advisor. She'll be happy to provide details, answer questions, or connect you with the right resources.


Let us support you in bringing this member-focused, revenue-enhancing solution to your credit union!


# OUR TEAM



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