

2019 MCUL Advocacy Highlights

U.S. House passes



SAFE Banking Act
(H.R. 1595)



Stopping Bad Robocalls Act
(H.R. 3375)



COUNTER Act
(H.R. 2514)

Continued advocacy efforts with CUNA – combined meetings with regulatory agencies while in D.C.

State House Committee passage of Data Breach Notification legislation

U.S. Senate Banking Committee holds hearing on **“Challenges for Cannabis and Banking”**

Michigan Governor Gretchen Whitmer, Attorney General Dana Nessel and DIFS Director Anita Fox sign on to national letter urging passage of **Cannabis Safe Harbor Legislation**

Continued direct dialogue and meetings with new leadership at DIFS and NCUA Board

Supported CUs in ADA litigation, leading to two appellate court victories



“Overdrafts and Lawsuits: What You Need to Know” Whitepaper
Helping credit unions avoid lawsuits by maintaining diligent overdraft practices



Record Attendance

Over **130** Michigan CU advocates at the 2019 CUNA GAC and nearly **200** MCUL GAC participants

Partnership with **InfSight**

Compliance resources in one easy-to-access resource



50 credit union leaders attend 2019 Hike the Hill, largest turnout in recent years







Preserved the CU tax status, providing members with **\$424 million** in benefits

ATM Skimming/Shimming Whitepaper
Providing credit unions with useful information on growing problems in the financial industry



Comment letters pushing for amendments to proposed rules lessening regulatory burden

CUNA-League Advocacy highlights

<p>NCUA Field of Membership Rule largely upheld by Courts</p>	<p>CRA provision removed from Senator Warren's Housing bill</p>	
<p>More than 5,000 advocates at CUNA GAC and Hill visits </p>		<p>Testified before House and Senate on Cannabis Banking </p>
<p>Two appellate court victories in key ADA litigation cases</p>	<p>CECL delay proposed FASB</p>	
<p>FCC modified call-blocking rule</p>	<p>Vice President spoke at CUNA GAC and President cited CUNA's Reg Burden Study </p>	
<p>Fed proposed Real-Time Payments network</p>		
<p>Prize-linked savings legislation signed into law in Georgia & Hawaii</p>	<p>RBC delay until 2022</p>	<p>Iowa legislature adjourned without moving legislation to tax credit unions</p>
	<p>S.2155 enacted into law </p>	
<p>CFPB proposed to revise the HMDA and Payday rules, also examines the remittance rule</p>		<p>Wisconsin Supreme Court issues favorable interpretation of the Wisconsin Consumer Act (WCA)</p>