**STATE ADVOCACY WINS 2021**

- Secured $1.5 million in state funding for the Michigan Saves Program.
- Secured $2.0 million in state funding for Children Savings Account Programs.
- Passed resolutions in both the House and Senate to encourage Congress and the U.S. Senate to opposed new IRS reporting requirements.
- Secured increased support in the legislature of oppose harmful payday lending expansion legislation, causing the legislation to stall.
- Secured amendments to mobile home abandonment legislation to allow credit unions flexibility in situations where a lien is still present.
- Helped author legislation to solidify the usefulness and bolster the ease of use of electronic and remote notarization products/processes.
- Helped author legislation to call on DIFS to study the payday lending industry in the state.
- Helped author legislation to streamline assignment of rents as a result of default for lenders (Michigan Uniform Assignment of Rents Act).
- Provided, and continue to provide, direct connection to the Michigan Department of State as Electronic Lien Termination was made mandatory.
- Provided a model policy on training and reporting for credit unions on the Financial Exploitation Prevention Act (FEPA).
- Returned 115 credit union leaders to the Michigan State Capitol for the annual MCUL Government Affairs Conference.
- Hosted chapter events that included state Senate Majority Leader Mike Shirkey, Speaker Jason Wentworth and numerous state lawmakers.

**FEDERAL ADVOCACY WINS 2021**

- Over 78K Michigan contacts to Congress on IRS Reporting Requirement.
- Passage of the SAFE Banking Act in the U.S. House.
- Creation of the Housing Assistance Fund, from which Michigan will receive nearly $250M in funds for mortgage, tax and utility assistance.
THE CUNA-LEAGUE SYSTEM EMPOWERS credit unions to advocate for their priorities at the state and federal levels. Together, we continue to successfully advance the credit union mission to promote thrift and provide access to credit for provident purposes.

2021 CUNA-LEAGUE ADVOCACY ACHIEVEMENTS

• **Supreme Court** ruled in favor of CUNA-League’s position on auto-dialers

• **OCC True Lender** rulemaking repealed

• **Resisted efforts** to introduce postal banking legislation

• **Gained PCA flexibility** to account for capital influx caused by federal COVID-19 relief funds

• **CRA not applied** to credit unions in new Senate proposal

• **Worked with NCUA** to grant temporary asset threshold compliance relief for credit unions that grew during the pandemic

• **Legislation introduced** that would significantly expand credit union fields of membership

• **House passed NDAA** with remote notary and cannabis banking, blocking banks’ access to military bases

• **FHFA eliminated** the adverse market fee and suspended key limitations on purchases of home loans

Credit unions continue to promote financial well-being for all, fulfilling our mission to our members and communities for 100 years.