



LEAGUE REP REPORT

What Michigan credit unions need to know this month.



AUGUST

2026

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ASSOCIATION UPDATES

Key MCUL Announcements

PARTNER UPDATES SPOTLIGHT

Don't miss the Partner Updates section, featuring MCUL's newest **Strategic Fraud Partner, Rippleshot**. Learn more about its innovative fraud prevention solution, upcoming webinar and exclusive free trial opportunity.

You'll also find details on upcoming Navari webinars covering digital accessibility, CEO performance reviews and website planning, along with a session focused specifically on member experience strategies for SAS credit unions under \$250 million in assets. These timely resources offer practical insights and valuable tools to help support your credit union's continued success.

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- The Michigan Legislature remains in summer recess until September, though lawmakers continue introducing legislation, including reintroduced garnishment and bankruptcy reform bills that were previously vetoed by Governor Whitmer.
- While advocates are pushing for action on these measures, the likelihood of significant movement before the end of the current legislative session remains uncertain.
- MCUL continues monitoring legislative developments and engaging on issues that could impact Michigan credit unions.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- Congress is entering its August recess period, with the U.S. House already adjourned and the U.S. Senate expected to recess on Aug. 7.
- Potential Senate action remains on the confirmation of John Crews to the NCUA Board and consideration of the Clarity Act (H.R. 3633).
- MCUL will continue tracking federal developments and their potential impact on the credit union industry.

GRASSROOTS, ADVOCACY FUNDING & ELECTIONS:

- Registration is open for both Congressional Caucus 2026 and MCUL's 2026 Hike the Hill, providing opportunities for credit union advocates to engage directly with policymakers in Washington, D.C.
- Planning is underway for this year's Rivalry Week competition against the Ohio Credit Union League, alongside continued efforts to strengthen grassroots advocacy participation and fundraising.
- MCUL is monitoring key races in the 2026 election cycle, with all state legislative seats, executive branch offices, Michigan's U.S. House delegation and an open U.S. Senate seat on the ballot, while continuing to evaluate candidate endorsements based on support for the credit union movement.

[Read the Full Advocacy Roundup](#)

(login required)

COMPLIANCE & REGULATION

- **NCUA Leadership Update:** The Senate has not yet voted on John Crews' nomination to the NCUA Board, but confirmation is expected soon, with his term extending through Aug. 31, 2031.
- **Commercial Lending Proposal:** The NCUA is seeking comments on proposed changes to Part 723 that would replace prescriptive member business lending requirements with a more flexible, principles-based approach.
- **CFPB Director Watch:** Brian Johnson's nomination to lead the CFPB remains pending before the full Senate, with action expected on a similar timeline to the John Crews.
- **Michigan Legislative Outlook:** While lawmakers remain in district through the August primary, MCUL continues working to advance key Michigan credit union priorities during the limited legislative days expected later this year.

[Download the Full Reg Corner](#)

MCUL COMPLIANCE OFFICE HOURS

All Michigan credit unions are invited to join our monthly meetings for compliance updates, regulatory news, problem-solving, and sharing insights with peers. You definitely don't want to miss these calls!

When: First Friday of every month, unless otherwise noted

Time: 9:00 am



[2026 COMPLIANCE OFFICE HOURS REGISTRATION](#)

COMPLIANCE

FAQS - VITAL RECORDS PRESERVATION PROGRAM - NCUA PART 749



Last month, as part of its ongoing deregulation project, the NCUA issued a final rule making several substantive changes to the vital records preservation program requirements found in Part 749. In light of these changes, numerous updates have been made to the Record Retention channel in InfoSight360 and the model policies found in Chapter 10000 of CU PolicyPro. Our feature article in this month's newsletter includes several frequently asked questions on what these changes mean for your credit union's record retention program. Log in to your InfoSight360 account for to view the entire article and list of FAQs (with answers!) under "**News & Announcements**".

 [Learn more](#)

INFOSIGHT & CU POLICYPRO CONTENT UPDATES



On July 16, 2026, the NCUA's amended Records Preservation Program (Part 749) became effective. As a result, changes were made to InfoSight content and associated CU PolicyPro content. The following policies and channels have been updated:

CU PolicyPro:

- Policy 10100 – Records Retention
- Policy 10001 – Records Retention Table 1 Corporate Records
- Policy 10005 – Records Retention Table 5 General Accounting
- Policy 10006 – Records Retention Table 6 Insurance and Bond Records
- Policy 10007 – Records Retention Table 7 Lending Records
- Policy 10011 – Records Retention Table 11 Member Account Records

InfoSight:

- Record Retention Channel

SAS RESOURCES

THE SAS STRATEGIC SUCCESS PLAYBOOK INITIATIVE

The SAS Strategic Success Playbook: From Discovery to Development

The SAS Strategic Success Playbook initiative continues to gain momentum as MCUL works alongside Michigan credit unions under \$400 million in assets to build a practical roadmap for long-term sustainability and independence.

Following CEO surveys and collaboration sessions held throughout the spring, the initiative is now entering its Plan Refinement & Feedback phase. Insights gathered from credit union leaders across the state are being translated into actionable strategies and tools designed to help smaller and mid-sized credit unions navigate growth, operational efficiency, technology investments, governance, succession planning, and member relevance.

The Strategic Success Playbook is being developed specifically for Michigan credit union CEOs, leadership teams, and boards seeking practical guidance for remaining strong, competitive, and independent in an evolving marketplace. The final MCUL-branded digital playbook is expected to be delivered later this year.

To learn more about the initiative, review project updates, or register for an upcoming feedback session, visit the [SAS Playbook hub](#).



[Learn more](#)

EDUCATION

CONTACT & CONNECT: LEADERSHIP CONFERENCE FEATURING POVERTY SIMULATOR

Registration is now open for Contact & Connect: Leadership Conference, an engaging two-day program designed for credit union contact center leaders, branch managers, assistant managers, supervisors and emerging leaders. Attendees will explore timely topics including AI in the contact center, fraud prevention, operating models, learning and development, trust, boundaries and leading with both empathy and accountability. The event also offers meaningful opportunities to connect with peers through facilitated roundtables, vendor networking and an evening reception at Woodrows Duckpin Bowling.

A powerful highlight will be the Poverty Walk Simulation, an interactive, scenario-based experience that gives participants a firsthand look at the financial realities many individuals and families face. Through real-life decisions involving housing, transportation, employment and essential expenses, attendees will gain deeper empathy and insight they can bring back to their teams and communities. Attendee may attend for one- or two-days.

The event takes place Oct. 21-22 at the JW Marriott in Grand Rapids.



[Learn more and register](#)

DIRECTORS' EVENT FEATURES GOVERNANCE CERTIFICATION IN TRAVERSE CITY THIS SEPTEMBER

Credit union board directors are already registered and securing accommodations for the MCUL All on Boards: Directors' Symposium, Sept. 18-20 at Grand Traverse Resort & Spa in Traverse City. This annual event brings board members together for timely education, peer connection and practical insights to support stronger credit union boards. New this year is a four-part board governance series led by Attorney David Reed, designed to help directors strengthen their understanding of key responsibilities and effective board practices. Attendees who complete all four sessions and pass the accompanying test may earn a certificate recognizing their achievement. Bank Secrecy Act/Anti-Money Laundering training also will be available during the symposium, offering directors another important opportunity to meet essential training needs. More information about the full agenda may be found here:



[Register Today](#)

EXECUTIVE SUMMIT RETURNS TO DETROIT THIS SEPTEMBER

Michigan credit union CEOs and senior executives will gather Sept. 23-25 at the Westin Book Cadillac in Detroit for the MCUL Executive Summit, an event designed to strengthen leadership connections and spark conversations about timely credit union topics. Highlights include presentations from bestselling author Chris Duffey, America's Credit Unions President/CEO Scott Simpson and marketing and technology executive Mike Toner. The summit begins with a rooftop reception at The Godfrey Hotel in Corktown, offering opportunities to network, enjoy Detroit views and support the Michigan Credit Union Foundation through a special wine pull fundraiser. Optional activities include a tour of Detroit's historic Fox Theatre, a guided run through the city and a cocktail experience at Sugar House. Registration is \$625 per person for MCUL-affiliated credit unions. Register first to receive details on securing accommodations at the Westin Book Cadillac.



[Register Today](#)

2026 Education Events Calendar

Please note: calendar is subject to change

DATE(S)	TITLE	LOCATION	COST
Feb. 10 – 11	IRA Workshop	Virtual	\$294 per day \$588 Full Registration
Feb. 18 9:30a.m. – 2:00 p.m.	Women's Conference: Lead with Heart	The Baronette Renaissance Hotel Novi, MI	\$299 Full Registration
Mar. 18 – 19 9:00a.m. – Noon	Mortgage Loan Originator Training	Virtual	\$340 Full Registration
Mar. 25 – 26	YOU Conference	JW Marriott Grand Rapids, MI	\$520 Full Registration
May 12	MCUL GAC	Heritage Hall Lansing, MI	\$275 Full Registration \$199 SAS CUs <\$250M (per person)
June 2	Young Professional Leadership Summit	DeVos Place Grand Rapids, MI	\$159 Full Registration
June 2 – 4	ACE26	Amway Grand	\$735 Full Registration \$385 Full
July 14 – 16	HERO 26	Crystal Mountain Thompsonville, MI	\$520 Full Registration
Sep. 18 – 20	All on Boards: Directors' Symposium	Grand Traverse Resort & Spa Traverse City, MI	\$650 Full Attendee Registration \$290 Full Guest Registration
Sep. 23 – 25	Executive Summit	Westin Book Cadillac Detroit, MI	\$645 Full Registration
Oct. 21 – 22	Contact & Connect: Leadership Conference <i>Three Conference Combined</i> • Cultivating Leaders + • Branch Manager + • Contact Center	JW Marriott, Grand Rapids, MI	\$340 per day \$520 Full Registration



Learn More at
MCUL.org

MICHIGAN
CREDIT UNION LEAGUE

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FOUNDATION RESOURCES



MCUF SUPPORT ONCE-AGAIN, EXTENDS TO CU KIND DAY ACTIVITIES

CU Kind Day returns on October 12, 2026, giving Michigan credit unions another opportunity to coordinate and showcase their community service efforts through volunteering, donations and local outreach.

In 2025, 70 credit unions and partners participated, engaging more than 4,000 volunteers who supported nearly 600 organizations across the state. The combined impact totaled more than \$300,000 in goods and donations.

Commit to CU Kind Day 2026 to see if we can reach higher heights this year: [<enter link to commitment form>](#)

To support continued participation, the Michigan Credit Union Foundation (MCUF) is again offering grants of up to \$1,000 for credit unions with assets of \$250 million or less. These funds can be used to support CU Kind Day activities that benefit local communities.

The deadline to apply for a grant is Friday, September 25, 2026, or while funds last. More details and the application form are available on the CU Kind Day below.



[More Details](#)

MCUF GRANT HELPS AMERICAN 1 LAUNCH SUCCESSFUL COMMUNITY FAIR

The Michigan Credit Union Foundation is proud to highlight the success of American 1 Credit Union's inaugural Community Fair, made possible in part through a \$6,500 MCUF Community Enrichment Support grant.

Held in Jackson County, the event brought together community members, nonprofits, and local businesses, for an interactive experience focused on financial well-being and real-world financial decision-making. While organizers initially hoped to welcome 200 attendees, the Community Fair exceeded expectations, attracting more than 350 community members.

With the support of 44 volunteers from American 1 and Junior Achievement, attendees participated in engaging activities designed to strengthen their financial confidence through hands-on, real-world experiences. The event received overwhelmingly positive feedback, with every survey respondent indicating that the experience helped them better understand real-life financial decisions. One attendee shared, "We had lots of fun and would attend again!"

"One of the best parts of our work at the Foundation is helping credit unions turn great ideas into meaningful community impact," said Andrea Tucker, Executive Director of the Michigan Credit Union Foundation. "American 1 Credit Union's Community Fair brought together organizations, volunteers, and community members around a shared goal of improving financial well-being. We're excited to have played a small role in helping bring this vision to life and look forward to seeing the event continue to grow in the years ahead."

"We are incredibly grateful for MCUF's support," said Andrew Mason, Community Partnership Specialist at American 1 Credit Union. "This grant made our vision for the Community Fair a reality. Seeing hundreds of community members come together, engage with local organizations, and leave with a better understanding of real-life financial decisions, confirmed the impact this event can have. We're excited to build on this success and continue bringing the Community Fair back to our communities in the future."

To learn more about MCUF Community Enrichment Support grants or to explore funding opportunities for your next community initiative, click below.



[Learn More](#)

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.

THE FUTURE OF FINANCIAL INSTITUTION WEBSITES: AI + PLATFORM



Navari has published a new white paper, The Future of Financial Institution Websites: AI + Platform. It examines what AI does well in website development, where it introduces compliance and security risk for regulated institutions, and the model that balances speed with governance. Useful reading for any credit union planning website work in the year ahead.



[Read More](#)



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HR + MARKETING + FINTECH

[Learn More](#)



AUGUST WEBINAR RESOURCES



Digital Accessibility: Reducing Risk, Improving Experience, and Increasing Discoverability **Thursday, August 6 @ 3 pm ET:**

Your website is the front door to your institution. For millions of people, that door may be closed. Digital accessibility has become one of the biggest sources of legal risk, reputational exposure, and missed growth for financial institutions. ADA-related digital lawsuits keep climbing, search and AI-driven discovery increasingly reward accessible sites, and customer expectations are shifting fast.



[Register Here](#)

Conducting Effective CEO Performance Reviews **Wednesday, August 12 @ 2pm ET:**

A well-designed CEO Performance Review helps boards strengthen governance, improve accountability, and support organizational success. In this webinar, we will discuss best practices for conducting meaningful and effective CEO performance reviews. Attendees will learn how to create a structured, objective, and confidential evaluation process. We will discuss common challenges, governance considerations, and key components of a successful evaluation and how to link the performance evaluation to your CEO's compensation plan.



[Register Here](#)

Creating Your Website Roadmap for 2027 **Thursday, August 20 @ 3 pm ET:**

Aligning budget, strategy, and digital experience goals. A new website is one of the most significant digital investments a credit union can make. From design and content migration to hosting, security, and ongoing support, costs can add up quickly when planning starts too late. This webinar will give financial institution leaders a roadmap for scoping, prioritizing, and budgeting for a successful website project in 2027.



[Register Here](#)

Member Experience Insights for Credit Unions Under \$250 Million in Assets **Tuesday, August 25 @ 3 pm ET:**

Understanding your members shouldn't require enterprise-level resources or a large budget. Join Navari for a live demonstration of MemberXP, our member experience solution designed to help credit unions gather meaningful feedback, strengthen relationships, and enhance the member experience. You'll also learn about special pricing available to qualifying credit unions under \$250 million in assets, making it easier to access the member insights needed to drive continuous improvement and long-term growth.



[Register Here](#)

NEW MCUL PARTNER: RIPPleshOT HELPS CREDIT UNIONS STOP CARD FRAUD BEFORE LOSSES OCCUR



MCUL is proud to welcome **Ripplshot** as our newest Strategic Partner, bringing Michigan credit unions access to a powerful **fraud prevention solution** designed to help detect and stop payment card fraud before it spreads.

As fraud schemes continue to become more sophisticated, credit unions need proactive tools that can identify threats early and minimize member impact. Ripplshot's Fraud Interceptor® leverages artificial intelligence, machine learning, advanced analytics, and consortium intelligence from thousands of financial institutions to detect compromised merchants and emerging fraud patterns in near real time. By identifying which debit and credit cards are most at risk, credit unions can make smarter card reissue decisions, reduce fraud losses, lower operational costs, and protect member trust.

To help credit unions experience the benefits firsthand, Ripplshot is offering a **free 30-day trial** of Fraud Interceptor®. There is **no software integration required**, making implementation simple and allowing institutions to quickly evaluate the platform's impact on their fraud prevention efforts.

To introduce this valuable new partnership, MCUL and Ripplshot will host an informational webinar for Michigan credit unions. During the session, attendees will learn how Ripplshot can help their institution:

- Identify potential merchant compromises faster
- Determine which member cards are most likely at risk
- Reduce unnecessary card reissuance and member disruption
- Strengthen fraud prevention efforts through predictive insights and better data

Webinar Details

Date: Tuesday, August 11, 2025

Time: 10:00 a.m. ET

Location: Zoom



[Register Here](#)

Don't miss this opportunity to learn how Ripplshot's innovative approach to fraud detection can help your credit union proactively protect members and reduce fraud-related losses.

To learn more about Fraud Interceptor® or to take advantage of the free 30-day trial, contact your League Representative today.

UPDATE & RESOURCES: TRUSTAGE CYBERSECURITY INCIDENT



TruStage continues to work through its cybersecurity incident and has shared that it activated its incident response plan immediately, engaged cybersecurity experts and regulators, and is carefully restoring systems and services. Because the review remains ongoing, details about the scope of the incident and any potentially affected data remain limited.

At MCUL, we can only communicate information that has been publicly shared by TruStage. We are not privy to information beyond what TruStage is providing directly to its customers and partners. Our focus remains on supporting credit unions, sharing questions and concerns with TruStage, and reinforcing the importance of protecting member information.

To help credit unions stay informed, MCUL has assembled a resource hub with access to:

- TruStage incident updates
- Consumer information and FAQs
- Claims submission resources
- Partner question submission forms

As always, remain vigilant for potential fraud attempts related to this incident, ensure TruStage communications are not being blocked by your systems, and share consumer guidance with members as appropriate.

For the most current information, please refer to the resources linked above, as those channels will have the latest updates available. MCUL will continue to share information, as appropriate, based on updates provided by TruStage.



[MCUL TruStage Cyber Incident Resource Hub](#)



[TruStage Incident Updates](#)



[Consumer Information & FAQs](#)



[Partner Question Submission](#)



[Claims Submission](#)

REGISTRATION OPEN FOR ELEVATE 2026

SCIENaPTIC

SCIENaPTIC



Gaylord Opryland
Resort and
Convention Center,
Nashville, TN

Register now!

ELEVATE 2026, **September 16–18** at the Gaylord Opryland Resort in Nashville, a conference built for credit union leaders navigating AI right now.

Imagine stopping fraud before it lands. Reaching members with the right offer before they go looking elsewhere. Delivering the kind of personalized experience that no bank can replicate, because only a credit union is built for it.

That's not a distant possibility. It's what the leaders in this room are already building toward. Put together by Scienaptic AI, a valued partner of ours, ELEVATE is designed to show you how.



[Register Here](#)

REWARD MORE. SPEND LESS. ENGAGE MEMBERS



MCUL is excited to present an engaging webinar with our long-term partner FIS.

With Merchant Funded Offers from FIS® Loyalty, participating merchants fund the value of the offer, so you can deliver a compelling rewards experience in a competitive loyalty environment, cost-effectively. Imagine a solution with no complex integrations, so they're easy to launch and grow with you regardless of your card processor.

What You'll Learn

- How Merchant Funded Offers shift reward costs to participating merchants
- How to deliver impactful rewards with minimal operational overhead
- A look at where merchant-funded rewards are headed – including faster, more seamless reward delivery

Reserve your spot today!

Date and Time: Tuesday, August 18, 2:00 PM

Presented by: MCUL in partnership with FIS



[Register Here](#)

**CAPTURING, SHARING, AND MAINTAINING TRUSTED SOP'S
IN MINUTES, NOT HOURS.**



ScreenSteps' CEO, Greg DeVore, joined Mike Lawson from the CUBroadcast show at the EDGE Tech Conference to discuss how credit unions are streamlining employee training and member interactions through AI-driven decision trees and checklists.

Greg and Mike explored:

- How credit unions are capturing and sharing operational knowledge more effectively than ever before
- Different use cases across an organization where better Knowledge Operations matter
- Real examples of credit union transformations, including how one credit union cut teller training from one year to one month



[Watch Here](#)

OUR TEAM



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