

LEAGUE REP REPORT

What Michigan credit unions need to know this month.



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ASSOCIATION UPDATES

Key MCUL Deadlines & Announcements

UPCOMING TOWN HALL



TOWN HALL

JUNE 17
8:30 AM

Via Zoom

GWLN - Michigan Sister Society
Overview & Engagement

Please join us on Wednesday, June 17, 2026, at 8:30am ET, for a special MCUL Town Hall. Since 2012, Michigan has had a Sister Society of the Global Women's Leadership Network (GWLN). We are looking to reinvent our Sister Society to not only have more engagement, but more impact!

If you are interested in learning more and helping to move this group forward, please join us!



[Register for the Town Hall](#)

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- Legislature back in session with focus on completing the FY2027 budget by July 1, including priorities like the state CDFI fund and Michigan Saves.
- Private primary share insurance legislation heads to House Insurance Committee; additional MCUA operational amendments expected soon.
- Ongoing monitoring of issues including mortgage recording compliance, robocalls, crypto kiosks, earned wage access and public investment reforms.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- John Crews appointed to the NCUA Board, bringing prior experience from Treasury, House and Senate roles.
- Senate Banking to mark up the CLARITY Act; House Financial Services reviewing fraud, consumer protection and AI-related legislation.
- Interchange fights continue nationwide, with active opposition campaigns in Illinois and a push to veto pending legislation in Colorado.

GRASSROOTS & ADVOCACY FUNDING

- More than 160 advocates participated in the 2026 MCUL State GAC, engaging on key issues and the election cycle.
- Strong partner participation helped round out sessions, alongside a successful PAC the Pub networking event.
- Registration is now open for the 25th annual ASFM Golf Outing benefiting the Michele Myrick ASFM Defense Fund Scholarship. This year's event will take place on July 8th.
- Registration open for Congressional Caucus (Sept. 13–15), with MCUL's Hike the Hill scheduled alongside the event.

[Read the Full Advocacy Roundup](#)

(login required)

COMPLIANCE & REGULATION

- **NCUA updates & comment calls:** President Trump nominated John Crews to the NCUA Board, while the agency also issued a proposed rule tied to stablecoin issuers and the GENIUS Act, a wide range of new federal comment calls across key compliance areas.
- **Federal developments:** Two recent executive orders are pushing regulators to both accelerate fintech innovation and strengthen expectations around illicit finance, customer due diligence and credit risk.
- **FFIEC CAMELS proposal:** Regulators are seeking input on a proposal to modernize the CAMELS rating system used in examinations.
- **Interchange fee update:** The Illinois interchange case continues to shift following federal preemption actions, with advocacy efforts ongoing as the implementation date approaches.

[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: 1st Friday of every month, unless otherwise noted

Time: 9:00 am



[2026 COMPLIANCE OFFICE HOURS REGISTRATION](#)

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.

Credit unions still have an opportunity to influence the final product through upcoming feedback sessions:

- **June 22 – Plan Preview & Feedback**
- **July 21 – Revised Plan Review & Feedback**

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

STRATEGIES FOR BUILDING A PROACTIVE TRAINING PROGRAM AT HERO26 FOR HR AND TRAINERS

Bill Thena, Director of Learning and Development at Financial Plus Credit Union will be at HERO26, **July 14-16** at Crystal Mountain, to discuss Strategies for Building a Proactive Training Program. This is an opportunity to hear from a peer credit union on how to shift from an order taker mindset to a strategic training approach that aligns learning initiatives with organizational goals. Attendees will learn practical ways to create a vision, structure and long-term plan for training that drives meaningful impact across a credit union.

Join Michigan credit union HR leaders, trainers and industry experts for a collaborative and engaging experience at HERO26, that combines to bring friends, fun and ideas together for those who do so much for others. Registration is now open for the event being held July 14-16 at Crystal Mountain, and that kicks-off with an optional "HERO: Foundational and Fast Track Overview" ideal for first-time attendees and those who are new to their roles. The event features general sessions and tracks for HR and training professionals, as well as Shaina Lane, founder and CEO of Premier Professional Coaching who will deliver topics including, 'The Human Dividend: Engaging Employees for Stronger Credit Unions,' 'Investing in Connection and Communication' and 'Team Dynamics that Multiply Returns.' Registration is just \$520 per person for MCUL affiliated credit unions and hotel rooms are being held at a negotiated rate on a first come basis until June 12.



[Learn more and register](#)

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> <ul style="list-style-type: none"> • Cultivating Leaders + • Branch Manager + • Contact Center 	JW Marriott, Grand Rapids, MI	\$340 per day \$520 Full Registration



Learn More at
MCUL.org

FOUNDATION RESOURCES



MICHIGAN CREDIT UNION DEMOGRAPHIC STUDY AND INCLUSION GRANTS STILL AVAILABLE

As credit unions continue to evaluate the evolving needs of their members and communities, the Michigan Credit Union Foundation encourages organizations to take advantage of resources already available through the 2025 Michigan Demographic Study and MCUF Inclusion Grant Program. In 2025, the MCUF partnered with Coopera Consulting to develop a first of its kind statewide demographic study designed specifically for Michigan credit unions. The report provides valuable insights into the state's changing population trends, emerging communities, cultural considerations and opportunities for future membership growth.

The study was created to help credit unions better understand who lives in their communities today and who may be members tomorrow.

“Through this initiative, we hope credit unions will take away actionable insights that help them better serve their current members while strategically growing their membership overall,” said MCUF Executive Director Andrea Tucker. “Things like better understanding underserved and emerging populations, finding ways to align products and services to real life circumstances of target demographics and assessing regions or communities that could benefit from targeted outreach or partnership.”

While the demographic study provides a statewide foundation, every credit union's market is unique. To help organizations translate data into strategy, MCUF continues to offer Inclusion Grants for credit unions interested in working directly with Coopera Consulting.

Grant funding can help offset costs associated with demographic analysis, strategic planning, organizational readiness assessments, staff training, focus groups and other initiatives designed to strengthen a credit union's ability to serve diverse and evolving communities.

Whether your credit union is exploring opportunities for membership growth, evaluating community partnerships or seeking a deeper understanding of local demographics, these resources can help support informed decision making and long term strategic planning.

The 2025 Michigan Demographic Study remains available to all Michigan credit unions, along with information about Inclusion Grant funding opportunities.



[More Details](#)

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.

RESOURCE FOR STAYING AHEAD OF THE BAD ACTORS: TRAINING MODULE FROM TRUSTAGE



As scams and fraud tactics continue to evolve, TruStage offers valuable resources to help credit unions keep their members protected. Their “When Members Become Victims” interactive training module is a helpful tool that can be shared with staff, incorporated into a credit union training day, or kept on hand as a reminder of the scams members may be facing. This resource is designed to help staff better recognize fraud situations and support members when they need guidance most.



[View the training here.](#)

CUSG IS NOW NAVARI



CUSG is preparing to enter an exciting new chapter with a new company name and refreshed brand launching this June. This evolution reflects how the organization has grown into a more connected platform supporting leaders across HR performance, member experience, marketing technology, and digital experience, while remaining fully committed to credit unions.



UPCOMING WEBINAR: WHAT SEPARATES CREDIT UNIONS THAT SAFELY GROW LOANS FASTER?**SCIENAPTIC**

NCUA call report data for the twelve months ending December 2025 revealed a striking trend: some credit unions achieved loan growth at rates up to nine times higher than their peers while maintaining strong portfolio performance. What drove the difference?

Join MCUL partner Scienaptic AI on June 23 for an educational webinar exploring the strategies, technologies and decisioning approaches that helped leading credit unions expand lending opportunities, increase automation and improve member access to credit without sacrificing loan quality.

Beyond Scores and Point Solutions: What Separated the Credit Unions That Safely Grew Loans 9X Faster from Everyone Else**June 23 | 3:30 p.m. ET**

Hear directly from lending leaders at three credit unions who have achieved measurable results:

- CoVantage Credit Union (WI) – 22% more approvals and 48% greater automation with no change in portfolio quality.
- Credit Union of Colorado (CO) – \$40 million in additional approved loans, 66% automated approvals and an 87% reduction in used auto loan delinquencies.
- FourLeaf Federal Credit Union (NY) – 70–90% increases in automated decisioning and up to 25% more approvals.

In addition to hearing these real-world experiences, attendees will receive a practical framework for evaluating their own lending infrastructure, identifying decisioning blind spots and understanding where missed opportunities may exist within their current lending stack.

This session is designed as an educational discussion for credit union leaders and lending professionals seeking to improve growth, efficiency and member service.

[Register Here](#)

**PROTECTING THE CONTACT CENTER AGAINST
AI-POWERED FRAUD**

Fraud in the contact center has fundamentally changed. AI-generated voice clones, coordinated social engineering, and account takeover attempts are no longer emerging threats—they're already targeting credit unions today.

The challenge isn't just stopping fraud. It's doing so without increasing friction, adding operational burden, or delaying deployment. In this session, our partner Illuma introduces a modern approach to Voice Security—one that goes beyond authentication to actively protect every interaction in real time, across both live agents and automated channels.

You'll learn how credit unions are:

- **Stopping fraud as it happens—including impersonation and AI-driven attacks**
- **Eliminating high-friction authentication steps that slow agents and frustrate members**
- **Deploying quickly (in weeks, not months) with minimal internal lift**
- **Delivering measurable value fast, from reduced handle time to stronger fraud prevention**

If you're evaluating how to modernize security without disrupting operations, this session will provide a clear, practical path forward.



[Register Here](#)

GROW SMARTER WITH DOLPHIN DEBIT



As credit unions look to expand their presence while managing costs, a recent case study featuring Capitol Credit Union in Texas highlights an innovative approach: using Dolphin Debit's deposit-enabled drive-up ATMs to test new markets before investing millions in branch construction.

By strategically placing branded, full-service ATM kiosks in high-growth areas, Capitol CU is able to serve members, increase visibility, gather valuable transaction data, and evaluate future branch opportunities—all without the significant capital expense of a traditional branch.

The solution also delivers a branch-like member experience through advanced deposit capabilities and outsourced ATM management, allowing staff to focus on member service while Dolphin Debit handles operations, maintenance, and compliance.

For credit unions seeking growth opportunities with less risk and greater flexibility, Dolphin Debit offers a practical path forward.




[Read the full article here](#)


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