



LEAGUE REP REPORT

What Michigan credit unions need to know this month.



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2026

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ASSOCIATION UPDATES

Key MCUL Announcements

LEADERSHIP & ORGANIZATIONAL UPDATES

9/28/2026

Family First CU - Jane Smith is no longer the CEO; Jason Acosta is the Interim CEO

ASSOCIATION UPDATES

Key MCUL Announcements

RESOURCES YOU NEED, ALL IN ONE PLACE

As MCUL continues to evolve, we're excited about the resources being added and made easier to find. Our six Resource Centers bring helpful tools, information and support together in one convenient place.

CEO Center

Resources, data and connections to support credit union leaders in strategy, operations, compliance and advocacy.

[View Here](#)

Board Governance Center

Governance tools, education and resources to help board members lead with confidence.

[View Here](#)

Human Resources Center

Practical tools, templates and resources for hiring, onboarding, compliance and more.

[View Here](#)

Marketing & Media Relations Center

Resources to support consumer campaigns, media relations, financial education and brand storytelling.

[View Here](#)

SAS Operational Center

Strategy, governance, compliance and operational resources created specifically for small-asset-size credit unions.

[View Here](#)

SAS RESOURCES

SAS SUCCESS PLAYBOOK REVEAL: FROM STRATEGY TO EXECUTION

From Strategy to Execution

Join us for a Zoom session **Nov 2nd 10 AM ET** unveiling the full SAS Success Playbook, including a streamlined Quick-Start Guide designed for practical direction without adding unnecessary complexity.

We will walk through how to use the playbook to answer four essential questions: Where do we begin? Where should we focus? How do we start? And when should we sequence the work? The session will show how credit unions can turn strategic priorities into focused actions, measurable projects, stronger operating discipline, and a more sustainable business model.

The goal is simple: give leaders a practical path from strategy to execution; at a pace their organization can realistically absorb.



[Register Here](#)



[Learn more](#)

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- MCUA Updates: MCUL continues advocating for technical updates to the Michigan Credit Union Act.
- Insurance Authority: Efforts continue to authorize private primary share insurance for state-chartered credit unions.
- UCC Modernization: A package updating Michigan's commercial code, including cryptocurrency provisions, has been introduced.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- Congressional Recess: Legislative activity remains limited as Congress focuses on the upcoming election.
- Clarity Act Update: The Clarity Act remains on hold after falling short on procedural votes.
- NCUA Leadership: New NCUA Board Chair John Crews is settling into the role and will join MCUL's November Industry Call.

GRASSROOTS, ADVOCACY FUNDING & ELECTIONS:

- Hike the Hill Success: More than 40 Michigan advocates met with 14 congressional offices to discuss credit union priorities.
- Get Engaged: Registration is open for the 2027 GAC, and Rivalry Week returns Nov. 19-28.
- Election Season: MCUL continues gathering member input ahead of the Nov. 3 General Election.

[Read the Full Advocacy Roundup](#)

(login required)

COMPLIANCE & REGULATION

- **NCUA Data Released:** The NCUA published its 2026 State-Level Credit Union Data, highlighting asset growth, loan-to-share ratios, membership trends and net income performance across federally insured credit unions.
- **Interchange Advocacy Win:** A federal court ruling extended protections against Illinois' interchange fee restrictions to federal credit unions, marking an important advocacy victory while broader relief efforts continue.
- **Business Accounts Town Hall:** MCUL is coordinating a Town Hall with attorney Chuck Holzman in response to growing interest and questions surrounding business accounts. More details are coming soon.
- **ACH Funds Availability Reminder:** As of Sept.18, all non-Same Day ACH credits must be available by 9 a.m. on the settlement date. Credit unions should ensure internal processes align with the updated requirement.

[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](#)

EDUCATION

PRACTICAL TRAINING FOR REAL WORKPLACE CHALLENGES IS FOCUS OF CONTACT & CONNECT: LEADERSHIP CONFERENCE

Credit union branch management, contact center and emerging leaders will be focusing on the skills and conversations that matter most in day-to-day operations when they gather in Grand Rapids for the **Contact & Connect: Leadership Conference, Oct. 21-22.**

Participants will discover how to build trust and setting healthy boundaries, lead with empathy and accountability, manage change while supporting staff, improve service, respond to fraud and understand evolving technology and create improved and consistent member experiences.

Hotel rooms are being held at a negotiated rate until October 7.



[More Information Here](#)

**BUILD STRONGER CREDIT UNION LEADERS FOR TODAY AND TOMORROW WITH
UPCOMING MCUL WEBINAR SERIES**

Strong leadership does not happen by chance. To support credit union leaders at all phases of their careers, MCUL is offering a three-part webinar series with practical strategies to develop emerging talent, navigate difficult conversations and guide employees through change with greater clarity and confidence.

The series begins Nov. 4 with Developing Future Leaders, an exploration of how to recognize leadership potential and use coaching, feedback and stretch assignments to prepare employees for greater responsibility.

On Nov. 6, Difficult Conversations Made Easier offers a straightforward framework for addressing performance, accountability, conflict and behavior while reducing defensiveness.

The series concludes Dec. 3 with Leading with Confidence Through Change, which equips leaders to address resistance, acknowledge uncertainty and help employees move toward productive action.

Each webinar begins at 10 a.m. ET. Whether participants attend one program or the full series, they will leave with actionable tools to build stronger teams and a more resilient leadership pipeline. Register today and invest in the leaders who will shape the credit union's future.



[Register Today](#)

BOARD MEMBERS MAY PLAN AHEAD FOR 2027 WITH FOUR-PART SERIES OF WEBINARS

Registration is now open for four webinars that will take place in **2027** that are specifically for CU board members. All of the sessions are priced at \$169 per person, per webinar, and they take place from 2:00 p.m. - 3:00 p.m. (ET). More details may be found here:

Jan. 14 | The Accountable Board: Practical Tools for Raising the Bar on Director Performance



[Register Today](#)

Apr. 6 | AI Governance for Boards



[Register Today](#)

July 13 | Board Succession Planning & Director Recruitment



[Register Today](#)

Oct. 6 | Reading the Call Report: A Directors' Guide



[Register Today](#)

2026 Education Events Calendar

Please note: calendar is subject to change

DATE(S)	TITLE	LOCATION	COST
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
Nov 4	Development Future Leaders	Virtual	\$159.00
Nov 6	Difficult Conversations Made Easier	Virtual	\$159.00
Dec 3	Leading with Confidence Through Change	Virtual	\$159.00
Jan 14	The Accountable Board: Practical Tools for Raising the Bar on Director Performance	Virtual	\$169.00
Jan. 26-27	Virtual Mortgage Loan Originator Training	Virtual	\$340 Full Registration
Feb 4	Virtual IRA Training (Essentials)	Virtual	\$310.00 One day \$620.00 Both days
Feb 11	Virtual IRA Training (Advanced)	Virtual	\$310.00 One day \$620.00 Both days
Feb 24	Lead with Heart Women's Conference,	St. John's Resort, Plymouth	
June 8	Young Professional Summit	DeVos Place, Grand Rapids	
June 8-10	ACE27	Amway Grand Plaza and DeVos Place, Grand Rapids	



Learn More at [MCUL.org](https://www.mcul.org)

MICHIGAN
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FOUNDATION RESOURCES



CU KIND DAY IS ALMOST HERE - MAKE IT OFFICIAL!

We're just two weeks away from CU Kind Day on October 12, and we want to see as many Michigan credit unions as possible represented!

If your credit union is planning to participate but hasn't officially committed yet, now is the time to let us know you're in. Whether your team is volunteering, partnering with a local organization, hosting a community project, collecting needed items or finding another way to give back, every participating credit union adds to the collective impact we can showcase across Michigan.

Already have something planned? Great, make it official! Still working out the details? That's okay, too. You don't need to have every detail finalized to commit to participating. Submitting your commitment helps us capture participation across the state and tell a stronger story about the impact Michigan credit unions are making together.

Let's fill the map and show what the credit union difference looks like across Michigan on October 12!



[Commit Your Credit Union](#)



[Additional CU Kind Day Information and Resources](#)

ONE WEEK AWAY: JOIN US AT THE MCUF FINANCIAL HEALTH WORKSHOP

There's still time to join us for the 2026 MCUF Financial Health Workshop, happening Thursday, October 8, at the Henry Center in Lansing! If financial health and well-being is part of your work, or something you want to strengthen at your credit union, this is a day you won't want to miss.

This year's workshop is packed with practical ideas, real-world examples and conversations designed to help credit unions better support their members. Attendees will explore everything from using ALICE data to better understand the financial realities facing Michigan households and protecting older adults from financial exploitation, to measuring financial health impact and helping members turn financial knowledge into action.

We'll hear directly from Michigan credit unions about what happens after financial counselor certification and the different ways they're providing ongoing training, practice and support to build stronger financial coaches.

And to close out the day, we're adding a timely new conversation: A First Look at Financial Trauma-Informed Coaching. Attendees will learn about the new Financial Trauma-Informed Specialist designation and hear firsthand from Michigan credit union counselors who have gone through the training about what stood out and how they see applying what they learned in their work with members.

Whether you're a financial counselor or coach, financial educator, community engagement professional, credit union leader or simply someone passionate about improving member financial well-being, there's something here for you.

We're just over a week away. **Make plans to join us October 8 in Lansing!**



[Learn More](#)

CU SPARK TANK RETURNS FOR 2027 - NOW A TEAM COMPETITION!

The Michigan Credit Union League is excited to announce the return of CU Spark Tank in 2027, with a new team format designed to bring collaboration, innovation and problem-solving together.

After two years of showcasing the ideas and talents of individual young professionals, CU Spark Tank is evolving. In 2027, credit unions will assemble teams of two to four young professionals to identify a challenge or opportunity and develop an innovative solution that could benefit their credit union, its members, businesses or communities.

Teams can tackle just about anything, from improving the member experience and leveraging new technology to strengthening financial well-being, enhancing internal operations, reaching new markets or addressing a community need. In addition to their seven-minute presentation, teams will think through the problem they are solving, the potential impact of their solution and what implementation could realistically look like, including potential risks, success measures and a roadmap for bringing the idea to life.

The competition will once again begin at the chapter level, with qualifying competitions taking place January through early April 2027. Each credit union may put forward one team to compete within the chapter where its headquarters is located. Credit unions with multiple interested teams are encouraged to hold their own internal Spark Tank competition to determine who will represent them.

Chapter winners will then advance to a new virtual statewide semi-final competition in late April, where teams will pitch their solutions and respond to questions from a panel of judges. From there, the top five teams will advance to the CU Spark Tank Finals on Center Stage at ACE27 in Grand Rapids in June.

While the format is changing this year, the heart of CU Spark Tank remains the same: creating opportunities for Michigan's young credit union professionals to develop as leaders, think differently, share their ideas and help shape the future of the credit union movement. The new team format adds another important element, giving YPs the opportunity to collaborate, bring different perspectives to the table and turn an idea into a solution together.

Now is the time for credit unions to start thinking about the YPs they could bring together for their 2027 Spark Tank team. Additional competition details, official rules, timelines, tools and resources are coming soon. The CU Spark Tank webpage is currently being updated with 2027 information, so be sure to check back next week for everything you need to start planning.

PARTNER UPDATES



MEMBERXP BEST OF THE BEST PANEL: TURNING INSIGHT INTO MEASURABLE RESULTS

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Featuring:

- Jessica Sawyer, Chief Operations Officer - Advantage One Credit Union
- Adam Tonge, Vice President of Retail Services - Alliance Catholic Credit Union
- Jeff McDowell, SVP of Retail Banking - Allegacy Federal Credit Union
- Kurt Jourdan, VP of Sales & Service - IU Credit Union
- Moderator: Keith Holder, Navari

Hear directly from the credit unions setting the standard for member experience. In this panel, Best of the Best honorees share how they use MemberXP to find friction, get to root causes, and prioritize the improvements that matter most across the member journey. The conversation covers what it takes to build ownership of member experience across the whole organization, from leadership alignment and cross-functional collaboration to frontline coaching and accountability.

Tuesday, October 20th 2026 - 3:00 PM (EDT)

 [Register Here](#)

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WEBINAR SERIES

October 20th @ 3:00 PM ET

Keith Holder, Moderator | Navari

MemberXP Best of the Best Panel: Turning Insight into Measurable Results

Featured Panelists:


Jessica Sawyer
Chief Operations Officer


Adam Tonge
VP of Retail Services


Jeff McDowell
SVP of Retail Banking


Kurt Jourdan
VP of Sales & Service

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GO BEYOND MEMBER FEEDBACK AND UNCOVER THE "WHY"



Mystery Shopper:

Go beyond member feedback and uncover the "why" behind the member experience. Navari's Mystery Shopper program provides objective evaluations of real member interactions, helping credit unions identify service strengths, uncover improvement opportunities, and drive more meaningful coaching. **When paired with survey insights, Mystery Shopper delivers a deeper understanding** of the experiences shaping member satisfaction and loyalty.



[Learn More](#)



Engagement and Recognition App:

Most organizations hear the same message when they ask employees for feedback: employees want more recognition and clearer opportunities for growth.

The challenge isn't identifying the issue. It's taking action. Navari's Recognition App helps make appreciation part of everyday work, while the Engagement App provides ongoing insight into how employees are feeling. Together, they help organizations turn feedback into meaningful experiences that strengthen engagement, retention, and workplace culture.



[Learn More](#)



MICHIGAN SOLUTIONS: EVERYTHING YOUR CREDIT UNION NEEDS TO MOVE FORWARD

Your credit union's needs are always evolving, and you don't have to navigate them alone. Through the League you have access to a broad network of trusted partners and solutions designed to support your credit union in areas ranging from member experience and technology to fraud prevention, lending and more.

Explore the Michigan Solutions brochure to see the resources and partners available to you and discover solutions that can help your credit union move forward.

As we head into the fourth quarter, we encourage you to connect with your League Rep. **If you and your team haven't had an opportunity to have a one-on-one with your League Rep yet this year, now is a great time to get something on the calendar.** These conversations give us the opportunity to better understand what's happening at your credit union, where you may need support and how we can help. Your League Rep is your conduit to the many resources, solutions and connections available through the League, and we're here to continue being a strong partner and advocate for your credit union.

Take a look. Explore the solutions. And let us help make the right connections.



[Learn More](#)

REWARD THE RELATIONSHIP, NOT JUST THE TRANSACTION



In today's highly competitive financial landscape, deepening member relationships requires more than rewarding individual transactions. That's why MCUL's partner FIS offers Loyalty Engagement Solutions – Relationship Rewards, a flexible program designed to recognize and reward the entire member relationship.

Available to all credit unions, including those that do not process cards with FIS, Relationship Rewards goes beyond traditional card-based loyalty programs. Credit unions can reward member engagement across a wide range of products and services, including loans, HELOCs, share draft accounts, bill pay, mobile banking, and more. The result is a more personalized member experience that encourages deeper engagement, stronger relationships, and long-term loyalty.

For credit unions focused on increasing retention, growing wallet share, and creating meaningful member connections, FIS Relationship Rewards provides a powerful way to differentiate, engage, and win.

To learn more about how your credit union can leverage FIS Loyalty Engagement Solutions, contact Nangela Piersall at nkp@mcu.org.

UPDATE & RESOURCES: TRUSTAGE CYBERSECURITY INCIDENT



TruStage continues to respond to its cybersecurity incident, with its investigation and restoration efforts still underway. Because information regarding the scope of the incident and potentially affected data remains limited, MCUL can only share information publicly communicated by TruStage.

To support Michigan credit unions, MCUL has assembled a resource hub with official incident updates, consumer FAQs, claims resources, member communication tools and additional guidance. Credit unions should remain vigilant for potential fraud or phishing attempts and look to TruStage's official incident page for the latest confirmed information.



[MCUL TruStage Cyber Incident Resource Hub](#)



[TruStage Incident Updates](#)



[Consumer Information & FAQs](#)



[Partner Question Submission](#)



[Claims Submission](#)

SCREENSTEPS TAKES BEST OF SHOW AT FINOVATEFALL 2026



ScreenSteps was recently named Best of Show at FinovateFall 2026, earning recognition as one of just eight winners among 70 demos.

Their message is a simple one: Financial institutions should expect more from their procedures.

Many financial institutions face similar challenges when it comes to procedures. Content teams need to create procedures that are clear and accurate, employees need to be able to follow them successfully, and organizations need to keep those procedures current as things change.

ScreenSteps approaches these challenges through a “Get It Right, Do It Right, and Keep It Right” philosophy, with a straightforward measure of success: Can an employee pull up a procedure while serving a customer or member and follow it successfully, without making them wait or needing to turn to a supervisor for help?

ScreenSteps reports that organizations using its solution have seen new-hire ramp time decrease from six months to less than two weeks and escalations to experts fall by 80%. The impact can extend beyond training, helping managers spend less time fielding questions, giving staff greater confidence as processes change, and supporting a better customer or member experience.

The recognition at FinovateFall highlights an approach centered on helping financial institutions build greater capacity to adapt, improve and serve while getting more from the people and technology they already have.

Interested in seeing ScreenSteps in action? Be sure to reach out to one of your League Representatives, who can help make the connection.

OUR TEAM



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