



LEAGUE REP REPORT

What Michigan credit unions need to know this month.



SEPTEMBER

2026

VOL. 1 | ISSUE 9



Table of Contents

<u>Association Updates</u>	3
<u>Advocacy Highlights</u>	4
<u>Compliance & Regulation</u>	5
<u>SAS Resources</u>	6
<u>Education</u>	7
<u>Education Events Calendar</u>	10
<u>Foundation Resources</u>	11
<u>Partner Updates</u>	14
<u>Our Team</u>	20

ASSOCIATION UPDATES

Key MCUL Announcements

TRUSTAGE CYBER INCIDENT RESOURCE HUB

MCUL has assembled this resource hub to help Michigan credit unions access timely information related to the TruStage cybersecurity incident. Resources include official incident updates, Retirement Solutions service information, consumer FAQs, claims resources, member communication tools and guidance for credit unions as the investigation continues. Because the situation remains evolving, TruStage's official incident page should be considered the primary source for the latest confirmed



[View Here](#)

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- Michigan lawmakers are beginning to return from recess, with reintroduced legislation including garnishment and bankruptcy reform measures that were previously vetoed.
- The House Finance Committee considered legislation to consolidate and update Michigan's first and second mortgage acts.
- MCUL continues advocating for technical updates to the MCUA, private primary share insurance for state-chartered credit unions, and Uniform Commercial Code updates.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- Congress is returning to action, with potential movement on the Clarity Act (H.R. 3633) remaining on the horizon.
- John Crews has been confirmed as NCUA Board Chair and is settling into the role.
- Federal advocacy efforts remain focused on legislative and regulatory developments affecting credit unions.

GRASSROOTS, ADVOCACY FUNDING & ELECTIONS:

- Registration remains open for Congressional Caucus 2026 and MCUL's 2026 Hike the Hill, with both events taking place in Washington, D.C. this September.
- Michigan credit unions are preparing for this year's Rivalry Week competition against the Ohio Credit Union League to support advocacy fundraising efforts.
- August primary election results finalized key races for governor, U.S. Senate, Congress, and the Michigan Legislature ahead of the November general election.

[Read the Full Advocacy Roundup](#)

(login required)

COMPLIANCE & REGULATION

- **NCUA Leadership Update:** John Crews has officially been sworn in as the NCUA's 14th chairman, with a stated focus on safety, soundness, resiliency and responsible innovation within the credit union system.
- **Regulatory Changes:** Federal agencies, including the NCUA, rescinded the 2022 interagency statement encouraging Special Purpose Credit Programs under ECOA and Reg B, while 11 rules were finalized through the NCUA's Deregulation Project.
- **FinCEN Reporting Relief:** FinCEN's final rule permanently removes beneficial ownership information reporting requirements for U.S. companies and persons under the Corporate Transparency Act and provides for the deletion of previously submitted exempt information.
- **Resources & Connections:** Credit unions can access AACUL's Cybersecurity Awareness Communications Toolkit and join MCUL's new Compliance Professionals Directory to strengthen member education and peer collaboration across Michigan.

[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](#)

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

STILL TIME TO SEND VOLUNTEERS TO TRAVERSE CITY AREA CONFERENCE

Hotel rooms are now on a space-available basis at the Grand Traverse Resort & Spa for credit union volunteers and leaders who may still register for the MCUL All on Boards: Directors' Symposium being held **Sept. 18-20**.

The event features outstanding networking and peer-to-peer exchange, the opportunity to earn Board Governance Foundations certification and the return of bank secrecy act and anti-money laundering training that volunteers require.

Guests are welcome to join participants at the conference, to golf, play pickleball, attend meals, enjoy the Saturday evening dinner with entertainment and relax with outstanding resort amenities.



[Learn more and register](#)

LEADERSHIP WEBINAR SERIES FEATURING LISA SCHAEFER OFFERED IN NOVEMBER

MCUL has added a three-part webinar series to the 2026 training lineup that is ideal for leaders and managers with varied levels of experience.

- **Nov. 4 – Developing Future Leaders Webinar**
- **Nov. 6 – Difficult Conversations Made Easier Webinar**
- **Dec. 3 – Leading with Confidence Through Change Webinar**

The training features highly popular Lisa Schaefer, a leadership coach who has spoken at several previous MCUL events.

Individuals may register for the entire series or any individual webinar for \$159 per person per session or \$450 for the series.



[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 the Corktown Neighborhood & Michigan Central. 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](#)

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.**

[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

NAVARI

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:



[More Details](#)

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 website here:



[More Details](#)

REGISTRATION NOW OPEN FOR MCUF'S 2026 FINANCIAL HEALTH WORKSHOP

Empowering Members. Strengthening Communities.

Registration is now open for the Michigan Credit Union Foundation's 2026 Financial Health Workshop, taking place October 8 at the Henry Center in Lansing.

Designed for financial counselors and coaches, financial educators, community engagement professionals and anyone interested in improving member financial well-being, this one-day workshop will bring together credit union peers and industry experts for practical learning, fresh ideas, and meaningful conversation.

Throughout the day, attendees will explore some of the challenges and opportunities shaping financial well-being today – including protecting vulnerable members, better understanding the financial realities facing Michigan households, supporting diverse member populations, strengthening financial coaches beyond certification and using data to better understand and demonstrate impact.

Sessions will combine research and emerging trends with real-world examples from credit unions already putting ideas into practice. Attendees will also have opportunities to connect with peers, exchange ideas, and learn from others doing this work across Michigan.

Whether you're an experienced financial counselor, building or expanding a coaching program, leading financial education or community outreach, or simply looking for new ways to strengthen your credit union's financial well-being efforts, you'll leave with practical ideas, new connections and resources you can put to work.

Join us **October 8 in Lansing** and be part of the conversation around what's next for financial health and well-being in Michigan's credit union movement.



[Learn More](#)

HAVE A COMMUNITY IMPACT IDEA? MCUF CAN HELP.

The Michigan Credit Union Foundation has funding available to help credit unions and chapters bring community impact ideas to life.

Accessing support doesn't have to be complicated.

MCUF Community Enrichment Support grants are designed to help credit unions strengthen, expand or launch initiatives that improve financial well-being for people, families, businesses and communities across Michigan. You don't need a specialized grant writer or a fully developed proposal to get started – the process can begin with a simple conversation about your idea, the impact you hope to make and potential funding possibilities.

Community Enrichment Support can help with initiatives focused on:

- Financial inclusion
- Low-income, underbanked and underserved communities
- Small business support
- CDFI certification, funding, and community development
- Financial wellness, education and counseling

What could your credit union do with a little help?

Whether you have a small idea you'd like to test, an existing program you're ready to expand or a larger community partnership you'd like to pursue, MCUF wants to hear about it.

Learn more about Community Enrichment Support, or contact MCUF Executive Director, Andrea Tucker, to talk through an idea and explore what may be possible.

PARTNER UPDATES



MCUL 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 ENGAGEMENT ADVANTAGE: HOW ENGAGED EMPLOYEES FUEL BUSINESS GROWTH

Organizations invest heavily in strategy, technology, and process improvement, yet one of the most powerful drivers of business performance is often overlooked. Employee engagement is the foundation of a service culture, and research consistently shows that engaged employees are more productive, create better customer experiences, and contribute directly to stronger financial results.

This session explores the connection between employee experience, customer experience, and organizational performance, and how engagement becomes a measurable competitive advantage.

Wednesday, September 23 @ 3 pm ET:

 [Register Here](#)

NAVARI



NAVARI
MemberXP

**Supporting Branch
Growth and Expansion**

Member Experience + Mystery Shopper



CUSG
is now
Navari



HR + MARKETING + FINTECH

[Learn More](#)

TURNING MEMBER FEEDBACK INTO MEANINGFUL ACTION



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.

Member Experience Insights for Credit Unions Under \$250 Million in Assets Wednesday, September 30 @ 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](#)

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](#)



WORKFORCE STRATEGY WHEN HEADCOUNT KEEPS CHANGING.

WIPFLI

Workforce planning can be challenging when staffing needs and priorities are constantly changing. In this on-demand webinar, Wipfli's panel shares practical insights for building a more adaptable workforce strategy, developing leaders who can navigate change, and helping teams stay engaged and prepared for evolving demands. Learn approaches to hiring, talent development, and workforce flexibility that can help your organization respond with confidence in today's dynamic environment.

Watch the on-demand recording to explore key takeaways and strategies.



[Watch Here](#)

UPDATE & RESOURCES: TRUSTAGE CYBERSECURITY INCIDENT



TruStage continues to respond to its cybersecurity incident and has shared that it activated its incident response plan immediately, engaged cybersecurity experts, notified regulators, and is carefully restoring systems and services. As its investigation remains ongoing, information about the scope of the incident and any potentially affected data is still limited.

At MCUL, we can only share information that has been publicly communicated by TruStage. We do not have access to information beyond what TruStage is providing directly to its customers and partners. Our focus remains on supporting credit unions, elevating questions and concerns to TruStage, and reinforcing the importance of safeguarding member information.

To help credit unions stay informed, MCUL has created a resource hub that includes:

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

Credit unions are encouraged to remain vigilant for potential fraud or phishing attempts related to this incident, ensure that TruStage communications are not being blocked by internal systems, and share available consumer guidance with members as appropriate. For the latest information, please refer to the resources linked above, as they will continue to be updated as new information becomes available. MCUL will share additional updates, as appropriate, based on information provided by TruStage.



[MCUL TruStage Cyber Incident Resource Hub](#)



[TruStage Incident Updates](#)



[Consumer Information & FAQs](#)



[Partner Question Submission](#)



[Claims Submission](#)

**REMINDER: COMPLIMENTARY 30-DAY FRAUD
INTERCEPTOR® TRIAL AVAILABLE THROUGH RIPPLESHOT**



With fraud threats continuing to evolve, Rippleshot recently shared the following insights on a significant identity data breach and the potential implications for financial institutions:

A cybersecurity journalist uncovered a criminal marketplace called Nexus selling scanned identity documents from roughly 170 million people, tracing back to *idscan.net*, a vendor used by Hertz and various dispensaries for ID verification. The breach ran undetected for about a year before the data surfaced for sale, and the FBI has since shut the site down, though the stolen data is almost certainly still circulating.

For credit unions, this means a large pool of real, verified identity documents is now in criminals' hands, which is far more dangerous than stolen card numbers because it can be used to pass identity verification checks convincingly. Expect a rise in synthetic identity fraud and new-account fraud built on these compromised IDs, since fraudsters can now pair real document scans with fabricated account histories. Account takeover attempts using legitimate-looking ID documents during KYC or re-verification are also likely to increase.

Credit unions should treat this as a prompt to audit their own ID verification vendors and ask specifically about data retention policies, encryption standards, and breach detection measures. Since this breach went undetected for an extended period, institutions should not assume that a lack of reported incidents means there was no exposure. Strengthening monitoring for synthetic fraud indicators and layering additional verification signals beyond document scans can help reduce risk. Finally, member communication may be warranted if an institution's ID verification vendor is confirmed to be affected, as members may not be aware that their identity documents were exposed.

To learn more about Rippleshot's Fraud Interceptor® and take advantage of the complimentary 30-day trial, providing an opportunity to evaluate how advanced fraud detection tools can help strengthen fraud prevention efforts without software integration or implementation burden. Contact Rippleshot for additional information.



[Read More](#)

OUR TEAM



STEPHANIE HEIDT

Director of League Partnerships & Engagement

☎ 616-638-6634

✉ Stephanie.Heidt@mcu.org



KELLY ARMBRUSTER

League Representative

☎ 989-670-3813

✉ Kelly.Armbruster@mcu.org



RHONDA PERUSKI

League Representative

☎ 734-793-3521

✉ Rhonda.Peruski@mcu.org



SARA REDEKER

League Representative

☎ 734-793-1541

✉ Sara.Redeker@mcu.org

Please reach out to your League Representative with any questions at leaguereps@mcu.org.