

2026 Competition Manual



I. The Goals

This competition was created to engage young professionals within the Michigan credit union movement in a new way that allows these individuals to showcase their unique talents and ideas on a bigger stage.

The competition provides a space for credit union executives and others to benefit from the insights of young professionals at other credit unions as to what products and services would be beneficial in our ever-changing financial services landscape.

Not only do we want to gain the benefits of the knowledge and ideas that our young professionals possess, but we also want to provide them with a place to work on their public speaking skills and feel more confident in making presentations. This will benefit them throughout their careers.

The Michigan Credit Union League is committed to continuing to invest in professional development and advancement of our industries emerging leaders through this competition and additional endeavors. Continuous learning and development are essential for the success and sustainability of the credit union industry.

II. Judging the Contestants

Judging at the chapter semi-finals level and finals are based on the same criteria: **Overall Concept (Idea, Product or Service)**—50%; **Clarity of Pitch**—25%; and **Overall Presentation/Communication Skills**—25%.

III. Rules

1. Contestants must be at least 18 years of age and no more than 40 years of age by May 31, 2026, prior to the finals which will be held at the Michigan Credit Union League's Annual Convention and Exposition event.
2. Contestants must belong to a League-affiliated Michigan credit union and must be sponsored by a chapter or credit union that has provided equal opportunity to all chapter member credit unions to participate in the chapter-level competition. Equal opportunity includes advance written notice of chapter competition simultaneously given to all credit unions in a chapter area.
3. Each participating credit union may be represented by only one (1) contestant. Each eligible chapter may be represented by only one (1) contestant in the finals. Credit unions that have branches in other chapter areas or are members of multiple chapters must have their nominee participate in the contest of the chapter where the credit union is headquartered. Multiple contestants from an individual credit union are not allowed.
4. Chapter contests must be held between **Jan. 1 and May 1 of 2026**. Chapters are required to send Andrea an email stating their intention to host a chapter-level competition, complete with date and time of competition. Chapters must inform every credit union in the chapter in writing that a contest will be held. MCUL will notify credit unions at the chapter's request.
 - a. MCUL would prefer that the chapters hold their competitions in person, however, virtual competitions may be utilized where necessary.
5. Judging at the chapter semi-finals level and finals will be based on the following criteria:
 - a. Overall Concept 50%
 - b. Clarity of Pitch 25%
 - c. Overall Presentation/Communication Skills 25%
6. Each credit union is responsible for its candidate's expenses in connection with the chapter competition. Winners of any individual credit union competitions automatically become eligible for a chapter competition, provided all rules have been properly observed and the chapter has agreed to host a competition. Chapter winners become eligible for the finals, provided all rules have been properly observed.

7. Each chapter must provide to MCUL, **no later than May 1, 2026:**
 - a. A copy of the chapter's winner's application/bio form;
 - b. A copy of the winner's current resume; and
 - c. A print-quality color photograph of your chapter's winner.
 - d. Materials should be forwarded to:
CU Spark Tank Competition
MCUL
Email: andrea.tucker@mcul.org
8. The chapter accepts primary responsibility for its winning candidate's expenses and may seek assistance from the winner's sponsoring credit union. Expenses for participation in the finals will include:
 - a. Hotel accommodations;
 - b. Meals; and
 - c. Mileage/gas reimbursement.
9. The cost of ACE registration will be covered for each of the chapter finalists.
 - a. Accommodations at semi-finals and finals: Chapter finalists at the MCUL's conference will be housed at one of the conference hotels. Chapter winners' respective credit unions should book their room and provide a copy of the receipt to their chapter for reimbursement. Chapter contestants should contact Andrea Tucker (andrea.tucker@mcul.org) prior to making hotel reservations to ensure they are put in the correct room block.
10. Attendance at semi-finals and finals: Chapter finalists at the MCUL's Annual Convention and Exposition are expected to be in attendance for all days of the competition program. The semi-final competition will be held on Tuesday of ACE with the finals taking place on Wednesday. If a chapter finalist does not advance to the finals, they are welcome to stay for the remainder of the event or leave if necessary. Once the finals are completed, finalists are welcome to stay for the remainder of the conference but also are able to leave if necessary.
11. The winner of the finals will hold that title (unless revoked for cause) for one year, until a successor is selected at the following year's finals competition. Awards will be presented to the winner and first runner up.
12. Individuals who win the CU Spark Tank Competition will not be eligible to compete in subsequent years.
13. If for any reason the winner should be unable to complete his or her one-year term, the title will be passed to the first runner-up.
14. Ineligible to participate at any level of the competition are employees and directors of MCUL and its affiliated organizations and members of their immediate families.

IV. Topic Areas for Presentations

All participants are required to pick an idea, product or service that they think will provide a direct benefit to their credit union and/or the credit union industry. The presentation should be no more than seven (7) minutes in length.

Examples of such ideas, products, services could be:

- HR Policies
- Lending Products
- AI Technology
- Financial Education Services
- Insurance Products
- Payment Solutions

Participants must present on the same topic for the chapter level, semi-final and finals competitions.

V. Awards and Prizes

All participants in this competition gain enhanced public speaking/presenting skills, positive reinforcement of their value to the movement and networking experiences throughout this process.

Prizes:

1. First Place:

- a. The winner of the finals competition will be crowned the winner of the CU Spark Tank Competition for that year.
- b. Receives one (1) one-on-one lunch with credit union CEO coordinated by MCUL.
- c. Full-ride scholarship to attend MCUL's Executive Summit (held in fall).

2. Second Place:

- a. Named first runner-up.
- b. Receives one (1) one-on-one lunch with credit union CEO coordinated by MCUL.
- c. Scholarship to attend an MCUL education event (not including Executive Summit).

VI. Chapter Checklist

- Inform all credit unions within your chapter about the CU Spark Tank Competition at the same time.
- Distribute competition applications and promotional material to interested credit unions.
- Set a deadline for returned applications.
- Set a date and location for oral presentations. In-person preferred, virtual where necessary.
- Score the oral presentations at the chapter-level competition (with MCUL-provided rubric).
- Based on the result designate your chapter finalist.
- Send the result, of your chapter competition to MCUL by **May 1, 2026**, including bio (contestant application), photo, current resume and scoring results.

Contact Executive Director of the Michigan Credit Union Foundation, Andrea Tucker (andrea.tucker@mcul.org) with any questions.