



# LEAGUE REP REPORT

What Michigan credit unions need to know this month.



APRIL

**2026**

VOL. 1 | ISSUE 4



---

# Table of Contents

<a href="#"><u>Association Updates</u></a>	3
<a href="#"><u>Compliance &amp; Regulation</u></a>	5
<a href="#"><u>Advocacy Highlights</u></a>	6
<a href="#"><u>SAS Resources</u></a>	7
<a href="#"><u>Education</u></a>	8
<a href="#"><u>Education Events Calendar</u></a>	11
<a href="#"><u>Foundation Resources</u></a>	12
<a href="#"><u>Partner Updates</u></a>	14
<a href="#"><u>Our Team</u></a>	20

# ASSOCIATION UPDATES

## Key MCUL Deadlines & Announcements

### WELCOMING NEW LEAGUE REPRESENTATIVES & COVERAGE UPDATES

We are excited to share some great news with you as we continue to strengthen our League team and enhance the support we provide to credit unions across Michigan. We are pleased to welcome two new League Representatives to our team:

- **Rhonda Peruski** has joined our team as a League Representative. With extensive experience at CUSG and within the credit union sector, she brings valuable expertise.
- **Kelly Armbruster** also joined our team as a League Representative and brings an extensive background working with and supporting credit unions.

In addition, we are excited to announce that Stephanie Heidt has been promoted to Director of League Partnerships & Engagement. With this new role comes expanded responsibilities, which requires some updates to our chapter coverage areas.

#### Updated Chapter Coverage:

- Kelly Armbruster will serve as the League Representative for Northern Michigan, overseeing the Paul Bunyan, Blue Ox, and Upper Peninsula (UP) Chapters.
- Rhonda Peruski will oversee the Mid-Michigan, Oakland County, Capitol Area, Metro West, and So Mi Chapters.
- Stephanie Heidt will continue to support the Metro East and Crossroads Chapters and a few Billion+ credit unions across the state.

Adding additional team members strengthens our field presence and enhances our ability to provide timely, personalized, and proactive support to our credit unions statewide. Please join us in welcoming Rhonda and Kelly!

We encourage you to welcome our new League Representatives by scheduling introductory meetings so they can learn more about your credit union and its strategic goals. We are excited about these new additions and look forward to continuing to serve you even more effectively.

## UPCOMING MCUL TOWN HALL VIRTUAL EVENTS



Join us on **April 27<sup>th</sup>, at 1:00 p.m.** for a Town Hall to discuss the **DIFS AI Bulletin**. We will be joined by DIFS OCU Director, Andrew Bedard, and others from the DIFS team, to break down the bulletin and talk credit unions and AI. There will also be an opportunity for Q&A during this session.

 [REGISTER HERE](#)



Join us **Wednesday, April 8<sup>th</sup> from 1:00-2:30 p.m.** for a Town Hall focusing on the **Uniform Power of Attorney Act and Financial Exploitation Prevention Act**. Scott Teter, Division Chief of the Financial Crimes Division of the Michigan Department of Attorney General, will be joining us to do a training on complying with the UPOAA and FEPA.

Following Scott's presentation, Dan Holzman will be joining us to break down what Scott shared and provide an additional venue for questions. Dan's Part II of the Town Hall will start at **2:45 p.m. on Wednesday, April 8<sup>th</sup>**.

 [REGISTER HERE](#)



# COMPLIANCE & REGULATION



- **Federal Regulatory Updates Affecting Credit Unions:** Major regulatory developments including NCUA Deregulation Project Rounds 7 and 8, a new Executive Order aimed at expanding mortgage access, FinCEN guidance on residential real estate reporting with key exemptions for credit unions, and confirmation that the CFPB remains operational despite reduced examination activity.
- **Compliance Guidance and Risk Management Focus:** Practical compliance insights with an in depth spotlight on check fraud schemes such as kiting, mobile deposit fraud, check washing, mail theft and counterfeit business checks, along with actionable tips to support staff training and loss mitigation efforts.
- **Tools, Events and Engagement Opportunities:** Updates for compliance professionals including upcoming MCUL town halls on UPOAA and AI, Compliance Office Hours, new InfoSight360 chat functionality, open federal comment calls and reminders about transitioning away from Destination Compliance to new collaboration platforms.

[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**

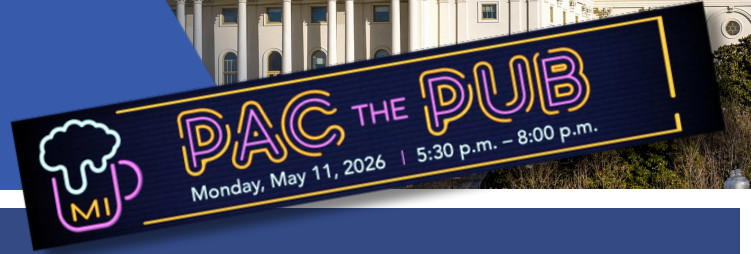
Join us for upcoming sessions on Friday, April 3rd & Friday, May 1st



[2026 COMPLIANCE OFFICE HOURS REGISTRATION](#)



# ADVOCACY HIGHLIGHTS



## STATE ADVOCACY (LANSING)

- Advocacy efforts are centered on the FY2027 state budget, prioritizing continued funding for the state CDFI fund and Michigan Saves, with added urgency around replenishing the Michigan Saves loan loss reserve after federal funding fell through.
- New legislation is close to introduction to authorize DIFS to approve a private primary share insurance option, alongside other operational fixes and amendments addressing MSHDA-related recording issues to protect first and second lienholders.
- MCUL is actively monitoring a wide range of emerging state issues, including robocalls and telemarketing, cryptocurrency kiosks, earned wage access, maritime liens, and any early signs of state-level interchange proposals.

## FEDERAL ADVOCACY (WASHINGTON, D.C.)

- A new Executive Order is expected to provide regulatory relief for credit unions and other community financial institutions, particularly related to HMDA and associated requirements.
- Federal lawmakers are advancing and debating key financial services issues, including a House Financial Services Committee hearing on financial data privacy, support for H.R. 7657 to expand credit union liquidity through the Federal Home Loan Banks, and the defeat of an interchange reform amendment tied to housing legislation.
- Regulatory and administrative activity continues with the IRS issuing the first proposed rules for Trump Accounts and congressional attention on updating Gramm-Leach-Bliley Act privacy protections.

## GRASSROOTS & ADVOCACY FUNDING

- Appreciation is extended to credit unions that have renewed their federal permission agreements, with outreach continuing to those that are expired to complete this required compliance step.
- The permission agreement is strictly for compliance purposes and allows MCUL to communicate about its programs; it does not obligate a credit union to participate in or conduct any fundraising activities.
- Work is underway to develop a new federal advocacy fundraising program, with plans to pilot it this spring for credit unions that choose to participate.

[Read the Full Advocacy Roundup](#)

(login required)

# SAS RESOURCES

## THE SAS STRATEGIC SUCCESS PLAYBOOK INITIATIVE

### Help Shape the Strategic Success Playbook

The Small-Asset Strategic Success Playbook initiative is a new MCUL effort designed specifically for Michigan credit unions with assets under \$400 million. Its purpose is to provide a clear, practical framework for running a strong, sustainable, independent credit union in today's environment.

Rather than positioning merger as the default path, this project focuses on strengthening your business model and expanding the options available to your credit union and your members.

### Engage With the Initiative

Register for an upcoming collaboration session or complete the CEO survey [here](#).

### Who It's For

This work is tailored to:

- CEOs of Michigan credit unions under \$400M
- Senior leadership teams
- Boards of Directors of those credit unions

If you're leading a smaller or mid-sized credit union and navigating growth, efficiency, regulation, technology, or succession, this initiative is built for you.

 [Learn more](#)

### Add to your calendar –Sessions with Jeff Rendel at ACE26:

#### **SAS Breakout Session**

Wed, 6/3: 3:45-4:30 pm

#### **CUSOs: Partnering for Growth, Speed and Scale**

Breakfast and Breakouts

Thurs, 6/4: 8:45-9:30 am



# EDUCATION



## ACE26: MICHIGAN CUS GATHER TO SUPPORT CHARITY, NETWORK AND LEARN FROM EXPERTS

Registration is now open for ACE26, and momentum is already building with hundreds of attendees confirmed. This year’s “Game On!” theme sets the stage for a high-energy event focused on strategy, connection and forward-thinking solutions. Credit union professionals from across the industry will come together to learn, share insights and engage with the ideas, products and services shaping the future.

The cooperative spirit of the movement will be on full display through a variety of charitable activities supporting Children’s Miracle Network: Credit Unions for Kids. Attendees can participate in events including a golf outing, a charity fun walk/run and live and silent auctions, all designed to make a meaningful impact while bringing people together for a shared cause.

Additional opportunities to give back include Corks for a Cause and the new Sip & Support tastings, both benefiting the Michigan Credit Union Foundation. These experiences, paired with a dynamic lineup of education and networking opportunities, reinforce the strength of collaboration across the industry. Get in the game! Come together with peers to connect, contribute and move the credit union movement forward. Learn more and register now.



[Learn more and register](#)

## SUPPORT CMN: CUS FOR KIDS AT ACE26 AT FUN RUN/WALK

The Credit Unions for Kids 5K Fun Run/Walk, hosted by the Michigan Credit Union League, is a fun and meaningful way to kick off the day while supporting a great cause. Taking place during the annual convention in Grand Rapids, this relaxed, non-timed event invites participants to walk or run along the scenic riverwalk near the Amway Grand Plaza Hotel and DeVos Place. Whether attendees choose to complete the full 3.1-mile loop or go at their own pace for a shorter distance, the focus is on community, wellness, and giving back. With both in-person and virtual participation options available, the event ensures everyone can get involved in supporting the Children's Miracle Network Hospitals, making it a rewarding experience for all who take part..



[Learn More](#)

## YOUNG PROFESSIONAL LEADERSHIP SUMMIT HEADS TO GRAND RAPIDS ON JUNE 2

Step into a day of inspiration, connection and professional growth at the Credit Union Young Professional Leadership Summit, hosted by the Michigan Credit Union League. As the credit union industry continues to evolve, this summit serves as a powerful space for emerging leaders across Michigan to come together, exchange ideas, and build momentum in their careers.

Held at the DeVos Place Convention Center in Grand Rapids, the event brings together young professionals under 40 for a full day of collaboration, innovation, and leadership development. Attendees will gain valuable insights from peers and industry experts while forming meaningful connections that extend beyond the event. With added value through FUELmi membership options, this summit is an impactful way to invest in both personal growth and the future of the credit union movement.



[Register Now](#)

# 2026 Education Events Calendar

Please note: calendar is subject to change

DATE(S)	TITLE	LOCATION	COST
Feb. 10 – 11	<b>IRA Workshop</b>	Virtual	\$294 per day \$588 Full Registration
Feb. 18 9:30a.m.– 2:00 p.m.	<b>Women’s Conference: Lead with Heart</b>	The Baronette Renaissance Hotel Novi, MI	\$299 Full Registration
Mar. 18 – 19 9:00a.m.–Noon	<b>Mortgage Loan Originator Training</b>	Virtual	\$340 Full Registration
Mar. 25 – 26	<b>YOU Conference</b>	JW Marriott Grand Rapids, MI	\$520 Full Registration
May 12	<b>MCUL GAC</b>	Heritage Hall Lansing, MI	\$275 Full Registration \$199 SAS CUs <\$250M (per person)
June 2	<b>Young Professional Leadership Summit</b>	DeVos Place Grand Rapids, MI	\$159 Full Registration
June 2 – 4	<b>ACE26</b>	Amway Grand & DeVos Place Grand Rapids, MI	\$735 Full Registration \$385 Full Guest Registration \$1,102 CUSO & Non-Affiliated CUs
July 14 –16	<b>HERO 26</b>	Crystal Mountain Thompsonville, MI	\$520 Full Registration
Sep. 18 – 20	<b>All on Boards: Directors’ Symposium</b>	Grand Traverse Resort & Spa Traverse City, MI	\$650 Full Attendee Registration \$290 Full Guest Registration
Sep. 23 – 25	<b>Executive Summit</b>	Westin Book Cadillac Detroit, MI	\$645 Full Registration
Oct. 21 – 22	<b>Contact &amp; Connect: Leadership Conference</b> <i>Three Conference Combined</i> <ul style="list-style-type: none"> <li>• Cultivating Leaders +</li> <li>• Branch Manager +</li> <li>• Contact Center</li> </ul>	JW Marriott, Grand Rapids, MI	\$340 per day \$520 Full Registration



Learn More at  
MCUL.org





# FOUNDATION RESOURCES



## RAISE A GLASS FOR A CAUSE AT ACE26

Attendees at the 2026 MCUL Annual Convention & Exposition (ACE26) will have multiple opportunities to connect, celebrate and support the Michigan Credit Union Foundation (MCUF) during two signature events held throughout convention week.

### **Corks for a Cause**

Kicking off ACE26 at the Welcome Reception on Tuesday, June 2, Corks for a Cause returns with its popular wine pull plus a new premium option. The Wine Pull offers attendees a randomly selected bottle from a curated collection valued up to \$200. Tickets are \$35, and a bottle swap area allows attendees to exchange bottles so everyone leaves with something they will enjoy. New this year is the Mystery Reserve Premium Pull (\$75), featuring a limited assortment of premium bourbons, whiskeys and other distinguished spirits. Each ticket guarantees a bottle from the reserve collection. MCUF is currently accepting donations of premium bourbon, whiskey and other highly sought-after spirits from Michigan credit unions. Donating credit unions will be recognized with a custom bottle label as a thank-you for supporting the Foundation's work.

### **Sip & Support Showcase**

Later in the week, attendees can enjoy the new Sip & Support Showcase during the Expo Hall on Thursday, June 4. This relaxed tasting experience features curated beer and spirit samples from local Grand Rapids breweries and distilleries. Tasting tickets are \$25 and include up to four tastings. Attendees redeem samples by visiting participating sponsor booths, creating a fun way to explore the Expo Hall, connect with industry partners and support the Foundation.

### **Supporting the Mission**

Proceeds from these events support the Michigan Credit Union Foundation's efforts to expand financial education, strengthen community enrichment initiatives and advance financial well-being across Michigan communities. ACE26 attendees can purchase tickets for Corks for a Cause and the Sip & Support Showcase during convention registration or onsite.

Raise a glass, connect with colleagues and help make an impact.



[Learn More](#)

## MCUF OFFERS FREE YOUTH MONTH MATERIALS FOR MICHIGAN CREDIT UNIONS

The Michigan Credit Union Foundation has again partnered with My First Nest Egg to provide Michigan credit unions with free resources to celebrate Credit Union Youth Month this April, which also coincides with Financial Literacy Month. The 2026 toolkit, themed *Dive Into Lending: A Deep Sea Loan Adventure*, is designed to make it easy for credit unions to introduce young members and families to the basics of borrowing, saving, and smart money habits in a fun and engaging way.

This year's materials include a Youth Month packet for kids, parent resources, promotional graphics, and a new Front-Long Guide to help branch staff spark meaningful conversations with families. The guide offers simple ideas for creating engaging in-branch experiences, starting natural conversations about financial topics, and turning everyday interactions into moments that inspire financial learning.

Credit unions will also have access to a library of short, engaging videos that help explain lending concepts in a kid-friendly way. These videos can be shared on social media, played in branch lobbies, or used during youth events to reinforce the lessons found throughout the Youth Month materials. The toolkit is designed to be a simple, ready-to-use way for credit unions to participate in Youth Month. Materials can be printed for in-branch activities or shared digitally through websites and social channels to reach young members and their families wherever they are.

"We're excited to once again partner with My First Nest Egg to bring these resources to Michigan credit unions," said Andrea Tucker, MCUF Executive Director. "Youth Month is a great opportunity for credit unions to engage young members and families in meaningful conversations about money, helping build financial confidence from an early age."

All Youth Month materials are available online and are free for Michigan credit unions, with funding provided by the Michigan Credit Union Foundation. While the standard MCUF-branded packet is free, credit unions can also order a fully customized version with their own branding with a **25% discounted rate using code Member25**.



[Access Free Materials Here](#)

## **MCUF SCHOLARSHIPS NOW AVAILABLE FOR MICHIGAN CREDIT UNION PROFESSIONALS**

The Michigan Credit Union Foundation is currently offering several scholarship opportunities to support leadership development and professional growth for Michigan credit union professionals. These scholarships help make key industry conferences and training programs more accessible, allowing participants to build new skills, strengthen their networks and bring fresh ideas back to their credit unions.

Two scholarships have fast-approaching deadlines. The MCUF Young Professional (YP) Experience Scholarships, which supports emerging leaders in attending the MCUL Annual Convention & Expo (ACE26) in Grand Rapids, are due March 23. These scholarships cover the cost of registration and provide young professionals the chance to connect with peers, grow their leadership skills and experience Michigan's premier credit union event.

In addition, NCUF Development Educator (DE) Scholarships are available for those interested in attending the June DE program, with applications due March 31. Through transformative education, immersive events and collaboration, DE builds awareness of the development issues that prevent people from achieving financial freedom, and how credit unions are uniquely positioned to address them.

MCUF is also offering Professional Development (PD) Scholarships, which help Michigan credit union professionals participate in a variety of industry training and educational opportunities that strengthen their expertise and leadership capabilities.

Finally, the CU FinHealth26 Scholarship will provide one Michigan credit union professional, from a small-asset size CU, the opportunity to attend the CU FinHealth Conference, taking place September 22-24, 2026 in Denver. The conference explores the credit union role in improving financial well-being and highlights the innovative strategies, partnerships and research shaping the future of financial health.

Together these scholarships reflect MCUF's commitment to strengthening Michigan credit unions through education, leadership development and expanded opportunities for professionals across the state.



[Scholarship Resources Here](#)



LEAGUE REP REPORT

# 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.

## TRUSTAGE'S 2025 ANNUAL REPORT



We are pleased to share TruStage's [2025 Annual Report](#), documenting a year defined by purpose, partnership, and performance. The progress reflected here was made possible by you — credit union leaders, leagues, and system partners whose advocacy and collaboration strengthen the movement every day.

Thank you for your continued partnership. As we look ahead, please know TruStage's commitment to credit unions, their members and the cooperative system remains unwavering.

A few highlights you'll see in the report:

- Total revenue of ~\$6.1 billion, reflecting diversified momentum across the enterprise.
- Net income of ~\$312 million, reinforcing our ability to invest in solutions, service and advocacy that benefit credit unions and members.
- Total assets of ~\$49.7 billion, underscoring long-term stability and strength.

Behind the numbers is a simple throughline: When credit unions succeed, members thrive. And TruStage is at our best when we grow with the movement we were founded to serve.



[View the 2025 TruStage Annual Report](#)

## BUY NOW, PAY LATER FOR CREDIT UNIONS



**Buy Now, Pay Later is quickly becoming an expected part of the modern banking experience.** Many credit unions are seeing member engagement shift to third-party BNPL providers simply because an in-house option was not yet available.

Through **CUSG's partnership with equipifi**, you can offer a white-label **BNPL experience embedded directly within your digital banking app**, helping keep engagement and relationships where they belong: with your credit union.

What You Can Offer with Equipifi:

- Embedded, white label BNPL inside digital banking
- Delivered through existing checking accounts and debit cards
- Personalized, pre qualified offers based on your parameters
- Simple, intuitive experience with fast access to funds

This approach helps credit unions drive engagement while supporting responsible, transparent financial tools.

### CASE STUDY

## Members prefer credit union BNPL.

PYMNTS research found that 70% of consumers surveyed report preferring receiving BNPL from their financial institutions rather than from third-party fintech providers. ACU of Texas discovered that this was true. Within three months of launching, ACU of Texas' BNPL saw its members use its BNPL more than they used all 3rd-party BNPL providers combined.

[Read the Full Case Study.](#)



**CASE STUDY**

### Proven Results from Credit Unions Like Yours

Educators Credit Union increased digital banking engagement with BNPL

<b>8,000+</b> additional digital banking logins per month	<b>3.4</b> BNPL plans per active user	<b>78</b> days to implement equipifi
--	--	---

"Whenever a member accepts a plan and makes on time payments, they are building a more robust credit portfolio and deepening their relationship with the credit union."

**Ashley Madala, Chief Lending Officer**

## CUSG INVESTS IN RESET TO EXPAND FEE-FREE EARNED-WAGE ACCESS FOR CREDIT UNIONS



CUSG has invested in Reset Financial Technologies, bringing innovative, fee-free earned-wage access solutions to credit unions in Michigan. Through this partnership, Reset will be available as a referral solution to help credit unions offer members faster access to their earned wages, promoting financial wellness and stronger engagement.

Reset's platform allows members to:

- Access earned wages daily, without fees
- Use institution-branded cards within existing digital banking platforms
- Benefit from automated cashflow tools for smarter money management
- Strengthen retention of direct deposit relationships and digital engagement

CUSG's investment in Reset supports the shared mission of providing credit unions with tools to compete with high-cost alternatives while helping members manage cash flow responsibly. Connect with your League Rep for more information.

## DATA-DRIVEN ENGAGEMENT FOR REVENUE GROWTH



Most credit unions think member acquisition is the clear answer to growth, but did you know that retaining existing members is the most efficient and effective strategy you can have? This guide explores how focusing on your members' lifetime value as a key performance indicator and increasing this metric through digital engagement is the smartest solution to sustainable revenue growth.

Discover how your credit union can increase profitability by focusing on long-term client relationships instead of chasing constant acquisition.



 [Access the Pulsate whitepaper](#)

## UPCOMING CUSG WEBINARS & EVENTS

### The Strategic CX Advantage: 10 CX Plays That Build Trust and Drive Growth

Thursday, April 16 @ 3 p.m. ET



#### **The Strategic CX Advantage: 10 CX Plays That Build Trust and Drive Growth**

Member and customer experience today is no longer just good service. It is trust, relevance, and frictionless journeys across every interaction.

In this practical 60-minute session, we break down the 10 CX priorities financial institution leaders are focused on right now, including digital journeys, onboarding, frontline empowerment, feedback to action loops, journey analytics, and responsible AI. For each priority, you will learn why it matters, how it impacts account holders, the strategic initiatives that typically sit beneath it, and the approaches that consistently reduce friction, strengthen trust, and drive growth.

 [Register Here](#)

### Member First BNPL: The Credit Union Advantage

Tuesday, April 21 @ 3 p.m. ET



#### **Buy Now Pay Later: The Credit Union Advantage(Equipifi)**

Join CUSG and equipifi for an educational webinar exploring how an embedded BNPL solution can strengthen member relationships, drive engagement, and keep BNPL inside your digital banking experience.

 [Register Here](#)

## UPCOMING CUSG WEBINARS & EVENTS

### Real Time Employee Engagement: Turning Weekly Signals into Better Manager Conversations

Wednesday, April 22 @ 3 p.m. ET



### **Real Time Employee Engagement: Turning Weekly Signals into Better Manager Conversations**

In this 20-minute product demonstration, you'll see how the Engagement Application helps organizations capture real-time employee sentiment and turn it into more meaningful manager conversations. Learn how lightweight weekly check-ins and personalized engagement insights provide visibility into what matters most to employees—supporting stronger communication, trust, and ongoing engagement without relying on annual surveys or added administrative work.



[Register Here](#)

## UPCOMING PARTNER WEBINARS & EVENTS



### Protecting Members, Strengthening the Credit Union: Why Life Insurance Belongs in Every CU's Financial Wellness Strategy

Life insurance is one of the most powerful—yet underutilized—tools credit unions can offer to protect members and their families. Despite clear benefits for income replacement and final expenses, a significant insurance gap persists, particularly among middle market households where credit unions serve best.

In this session Kevin Cummer, Director of Life Products at TruStage, will explore why life insurance is a natural extension of the credit union mission, how accessible coverage improves members' financial stability in moments that matter most, and how offering life insurance positions credit unions as trusted, end to end financial solutions providers.

Attendees will also learn how modern, simplified life insurance products can support member wellbeing while generating sustainable, member friendly non-interest income.

**Free Webinar: Thursday, April 30<sup>th</sup> , 3pm ET**

 [Register Here](#)

**Webinar**

**Protecting Members, Strengthening the Credit Union:**  
Why Life Insurance Belongs in Every CU's Financial Wellness Strategy

**April, 30th 2026**  
**3 p.m EST**



**Register Today!**

Speaker:  
**Kevin Cummer**  
Director, Life Product Management  
at TruStage

## UPCOMING PARTNER WEBINARS & EVENTS



### **From Application to Advocacy: AI Decisions That Power Smarter Member Journeys**

Most credit unions treat underwriting as a checkpoint. The best ones treat it as a foundation. But the real strategic opportunity goes further: building a single system of intelligence that learns continuously from every loan decision, member interaction, and portfolio outcome, and turns that learning into competitive advantage that compounds over time.

Learn how a production-ready AI decisioning layer transforms underwriting from a transactional function into the connective tissue of a smarter institution. The same engine that evaluates applications faster and more accurately can also power prequalification, embedded fraud detection, exposure and limit management, targeted cross-sell and bundled offers, early warning signals, and enhanced auto lending. When these capabilities share a common system of intelligence rather than operating as disconnected point solutions, the institution stops carrying the weight of compiling insights across silos and starts making decisions that improve on their own.

#### **Key Takeaways:**

- A clear map of AI-powered decisioning use cases across prequal, fraud, cross-sell, limit management, and retention, showing how they plug into your existing LOS and CRM, and why integration, not accumulation, is what separates a lasting strategic advantage from a collection of point solutions.
- Continuous Learning in Practice. How post-origination signals and portfolio outcomes feed back into pricing, limit-setting, and early-warning models so your system of intelligence actively improves over time, moving approval rates and loss rates in the right direction simultaneously and reaching members who would have been declined under rigid score thresholds.
- Governance Without the Friction. The audit trails, fair-lending checks, automated bias monitoring, and operational controls you need to run lifecycle decisioning in a regulator-ready way, with a unified view that satisfies board-level accountability without piecing together a fragmented picture from disconnected systems.

**Join us Thursday, April 16<sup>th</sup> , 2pm ET**

 [Register Here](#)





# OUR TEAM



## **STEPHANIE HEIDT**

Director of League Partnerships & Engagement


 616-638-6634

 [Stephanie.Heidt@mcul.org](mailto:Stephanie.Heidt@mcul.org)



## **VANESSA MARVIN**

League Representative


 812-340-1200

 [Vanessa.Marvin@mcul.org](mailto:Vanessa.Marvin@mcul.org)



## **KELLY ARMBRUSTER**

League Representative


 734-224-6081

 [Kelly.Armbruster@mcul.org](mailto:Kelly.Armbruster@mcul.org)



## **RHONDA PERUSKI**

League Representative

 734-793-3521

 [Rhonda.Peruski@mcul.org](mailto:Rhonda.Peruski@mcul.org)

Please reach out to your League Representative with any questions at [leaguereps@mcul.org](mailto:leaguereps@mcul.org).