

Michigan Credit Union League Rep Chapter Report – January 2026

Association Updates

Affiliation Portal Open — Please Submit ACH Selections by January 31

Thank you for your continued partnership and support of the Michigan Credit Union League (MCUL). Credit unions may now securely review and submit 2026 affiliation dues payments via ACH. **ACH pulls will be initiated January 31.** Early submission is appreciated to ensure timely processing.

 [Access the 2026 Affiliation Portal](#)

Deadline Extended for MCUL / MCUF Award Nominations

Good news — the nomination deadline for the **MCUL / MCUF Awards** has been extended to **January 16.**

This extension provides additional time to recognize excellence, innovation, and impact across Michigan's credit unions.

-  [Submit Your Nomination Today](#)
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Compliance Updates

- **Penny Production Ends — National Rounding Standard in Development**
America's Credit Unions is urging the U.S. Treasury to provide clarity as penny production ceases. Interim regulatory guidance and a standardized national rounding approach are currently in progress.
- **NCUA Deregulation Wave Continues**
Four new NCUA proposals aim to streamline operations, including updates to collateral and deposit rules, simplified catastrophic act reporting, and removal of duplicative regulatory requirements.
- **Annual Regulatory Threshold Adjustments Now Effective**
New thresholds impacting **Regulation Z and M**, qualified mortgage pricing, and **Fannie Mae/Freddie Mac loan limits** have taken effect.
- **Open Comment Opportunities**
Several NCUA proposals are open for comment, including Parts **701, 704, 740, and 748**, as well as EGRPRA review and CFPB notices.
 - **Deadlines range from February 9–27, 2026.**

 [Click here to read the full RegCorner newsletter](#)

MCUL Compliance Office Hours

Now open to *all* Michigan credit unions. Join monthly discussions on regulatory updates, compliance challenges, and shared best practices.

 **First Friday of Every Month** |  9:00 AM

 [REGISTER HERE FOR 2026](#)

Advocacy Highlights

State Advocacy (Lansing)

- The Michigan Legislature reconvenes for the second session of the biennium on **January 14**. Bills introduced last year carry over unless previously defeated.
- Ongoing attention remains on the **appropriations process**, following the House's elimination of over **\$640 million** in ongoing project funding. The Senate passed a supplemental bill to restore funding; action now awaits the House.
- MCUL continues work with stakeholders on legislation expanding **investment options for public entities**, addressing concerns related to credit union exclusion and potential deposit impacts.
- Progress continues on **targeted MCUA operational updates** for credit unions.
- The League is closely monitoring potential **state-level interchange legislation**.
- Legislation modernizing Michigan's **Uniform Commercial Code**—including updates for digital assets, electronic signatures, and wire transfers—is expected to be introduced soon.

Federal Advocacy (Washington, D.C.)

- Congress is back in session, with top priority placed on federal funding ahead of **January 30 continuing resolution expirations**.
- The **National Defense Authorization Act** was signed into law but did not include provisions to enhance the NCUA's Central Liquidity Facility or the CDFI Fund. Importantly, it also did **not** include any harmful interchange provisions.
- America's Credit Unions reaffirmed support for **H.R. 507 — the Veterans Member Business Loan Act**, which would exempt veteran business loans from the MBL cap.

Grassroots & Advocacy Funding

- **2026 Lapel Pin Program** benefiting MCULAF orders [now open here](#).

- Credit unions are encouraged to consider **payroll deduction** or centralized pin distribution to help offset rising shipping costs.
 - Program letters and permission agreement renewal reminders will be sent this month; these agreements are required for communication compliance and do not obligate participation.
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SAS Resources

New Initiative Coming Soon for Credit Unions Under \$400M

MCUL is launching a new initiative focused on supporting Michigan credit unions with **assets under \$400 million**. The goal is to help smaller and mid-sized credit unions strengthen their business models, improve long-term sustainability, and remain strong and independent.

As part of this work, MCUL will be developing a Strategic Success Playbook that offers practical guidance across key areas such as strategy, financial sustainability, member growth, operations, technology, risk, governance, talent, and execution; reflecting the real-world challenges credit unions face.

The project will begin with a discovery phase that includes a series of virtual listening sessions. These conversations will give credit union leaders an opportunity to share their perspectives and help shape the final resource.

More information and participation details will be shared soon.

Education & Events

New Lead with Heart Women's Conference Offers Young Professional Scholarships

Michigan credit union professionals **under age 40** may apply by **January 16** for one of **three Young Professional scholarships** available for MCUL's inaugural **Lead with Heart Conference: A Gathering for Women Who Inspire**.

👉 [Apply here](#)

Registration is now open for this **half-day event on February 18** at **The Baronette Renaissance Detroit–Novi Hotel** in Novi.

The day will feature leadership insights, brunch, and networking, including:

- **Opening Remarks** from MCUL/CUSG President & CEO **Patty Corkery**

- **“Breaking Barriers, Building Pathways”** with **Jill Nowacki**, President & CEO, Humanidei
- **Peer Leadership Panel** featuring:
 - Deleanna Allen, Public Service CU
 - Renee Sattiewhite, African-American Credit Union Coalition
 - Sati Smith, Diversified Members CU
 - Ingrid Todt, Rainbow Connection

The event will conclude with **“Ignite Unstoppable Momentum”** featuring author **Kim Becking**, sharing actionable strategies for resilience and sustained momentum.

Attendees are encouraged to bring items (toiletries, socks, etc.) for **First Step Women’s Shelter**, reinforcing the conference’s theme of leading with heart.

- **Registration:** \$299 per person
- **Hotel deadline:** January 27 (first-come basis)

👉 [Learn more and register](#)

Now Is the Time to Register Staff for IRA: Essentials and Advanced Virtual Workshops

Credit union staff who work with members on **individual retirement accounts** are encouraged to attend this two-day virtual workshop delivered by **Ascensus** on **February 10–11**.

- **Day One:** IRA fundamentals, establishment, funding, distributions, and portability
- **Day Two:** Legal considerations, excess contributions, RMDs, beneficiaries, withholding, and forms

👉 [Register here](#)

A New Year, a New YOU Conference!

Marketing, Compliance & Lending Professionals

MCUL’s **YOU Conference** returns **March 25–26** at the **JW Marriott in downtown Grand Rapids**. Registration is now open for credit union executives and marketing, compliance, and lending professionals.

This year’s conference features a new **artificial intelligence spotlight**, with:

- Day one breakout sessions
- Day two audience-specific workshops

With a walkable downtown location and a vibrant vendor showcase, the YOU Conference offers an ideal setting for learning, networking, and collaboration.

👉 [Learn more and register](#)

Let Staff Know About MCUL ListServ Groups

Credit unions are encouraged to remind staff to sign up for **MCUL ListServ Groups**, providing peer-to-peer connection, idea sharing, and Q&A across functional areas.

Newly added groups include:

- Branch Managers
- Executive Assistants
- Project Managers

Additional groups support call center professionals, trainers, collectors, and small asset size credit unions, among more than **two dozen topic areas**.

👉 [Learn more](#)

Additional Dates to Add to Your 2026 Calendar

- **MCUL Government Affairs Conference**
Heritage Hall, Lansing | May 12
- **Illinois CU League Women's Conference**
Lombard, Illinois | May 14
- **Young Professional Summit**
DeVos Place, Grand Rapids | June 2
- **ACE26** (*New Tuesday–Thursday format*)
Amway Grand Plaza & DeVos Place, Grand Rapids | June 2–4
- **HERO26** – Championing HR & Training Professionals
Crystal Mountain | July 14–16
- **All on BOARDS: Directors' Symposium**
Grand Traverse Resort & Spa, Traverse City | September 18–20

- **Executive Summit**
Westin Book Cadillac, Detroit | September 23–25
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2026 MCUL Scholarship Opportunities

Credit unions are encouraged to share these scholarship opportunities with eligible staff:

- **2 Small Asset Size Scholarships – YOU Conference**
<https://www.surveymonkey.com/r/T9DVCTV>
 - **3 Young Professional Scholarships – Lead with Heart**
<https://www.surveymonkey.com/r/XTC85YW>
 - **2 Small Asset Size Scholarships – HERO**
<https://www.surveymonkey.com/r/IHH8H9R>
 - **1 Young Professional Scholarship – HERO**
<https://www.surveymonkey.com/r/8SH7LLQ>
 - **2 Small Asset Size Scholarships – Executive Summit**
<https://www.surveymonkey.com/r/IBDBZZF>
 - **2 Small Asset Size Scholarships – Contact & Connect**
(New combined contact center, branch manager & leadership conference)
<https://www.surveymonkey.com/r/IPC6GW8>
 - **1 Young Professional Scholarship – Contact & Connect**
<https://www.surveymonkey.com/r/IPG33CV>
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Foundation Resources

Financial Educators Encouraged to Attend MCUF Quarterly FEC Meetings

The Michigan Credit Union Foundation (MCUF) offers **Quarterly Financial Education Connection (FEC) Meetings** for credit union professionals involved in youth and adult financial education.

Meetings provide updates on state and national resources, partnerships, and initiatives, along with peer networking and idea sharing. All meetings are **virtual via Zoom**, begin at **2:00 p.m.**, and require preregistration.

2026 Schedule:

- **Q1:** Wednesday, February 18
<https://us02web.zoom.us/meeting/register/u3bAzrC3Qiy6Vyz6SjSwNw>
 - **Q2:** Wednesday, May 6
<https://us02web.zoom.us/meeting/register/deJlCe6kSRqLZoy0hJUbNQ>
 - **Q3:** Wednesday, August 12
<https://us02web.zoom.us/meeting/register/0aJLq2r4T-Os35PXfa8FCQ>
 - **Q4:** Wednesday, November 11
<https://us02web.zoom.us/meeting/register/rQ14-dgPQiOzawmQ1tbbEA>
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Pitch Like a Pro: CU Spark Tank Learning Series

Michigan credit union professionals—especially **young professionals**—are invited to continue developing leadership and innovation skills through the **CU Spark Tank Learning Series**.

- **On-demand session:** *Linking Innovation to Mission & Strategy*
- **Upcoming session:** *Pitch Like a Pro*
 - Focuses on storytelling, presentation structure, and confidence
 - Due to high demand, a **second session added on February 26**

The series concludes with **Spark Tank Unfiltered**, featuring candid insights from past finalists and winners.

 [Learn more and register](#)

2026 Financial Counseling Training – Registration Now Open

Registration is now open for the **2026 Michigan Enhanced Financial Counseling Certification Training**, designed for staff in member service, lending, collections, branch management, and community education.

This program enhances the FiCEP self-study program with:

- Webinars and study resources
- Exam prep sessions
- Virtual “Next Steps” groups
- Empathy and coaching training

Thanks to MCUF funding, this training is affordable—or free—for Michigan credit union professionals.

Register by March 23.

👉 Learn more and register [here](#).

\$mart Money Kids Read Books Available

MCUF has purchased **8,000 additional copies** of *How Do You Save?* by Cinders McLeod for credit unions to use in financial education initiatives.

- Designed for **Pre-K through 2nd grade**
- Includes free bonus activities and supplemental materials
- Available **first-come, first-served** while supplies last

👉 Request books [here](#).

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.

Upcoming Partner Webinars & Events

TruStage Engage Live Webinars (Feb 10–11, 2026)

Live sessions designed for credit union staff, focused on payment protection products and member conversations.

- **Feb 10, 2026** — *Mechanical Repair Coverage (MRC) Essentials*
11:00 AM – 12:00 PM ET (10–11 CT)
- **Feb 10, 2026** — *GAP and Protection Advisor*
2:00 PM – 3:00 PM ET (1–2 CT)
- **Feb 11, 2026** — *Debt Protection Essentials*
11:00 AM – 12:00 PM ET (10–11 CT)
- **Feb 11, 2026** — *Credit Insurance Essentials*
2:00 PM – 3:00 PM ET (1–2 CT)

👉 More info & registration coming soon [here](#).

Becoming a Culture Architect: Creating and Maintaining Thriving Work Environments

What defines a strong workplace culture, and how can leaders shape it to drive success? This session explores the role of a “Culture Architect” and dives into the essential elements of building and sustaining a professional culture. From learning to identify and define culture to understanding the strategies for creating and transforming it, attendees will gain actionable insights to shape a vibrant, productive workplace. Discover how leveraging culture can be a powerful tool in attracting and retaining talent, boosting performance, and creating an environment where people thrive.

 **January 28**

 **1pm EST**

 [Register Here](#)

HR & AI: Strategies for Bringing AI to Your Organization

Discover how AI can elevate your HR strategy without replacing the human element. In this session, Paul Marston, SHRM-CP, will break down key AI concepts and explore how tools like generative AI and machine learning can enhance hiring, onboarding, performance, engagement, and learning.

Takeaways:

- What AI is (and isn't) in HR
- Real-world use cases across talent management
- How to align AI strategy with your business goals
- Tips for balancing automation with personalization

Perfect for HR pros ready to harness AI for smarter, more efficient processes.

 **February 25,**

 **1pm EST**

 [Register Here](#)

Scienaptic AI Webinar: Reimagining Auto Lending with AI-Powered Pricing Optimization

Auto lending has followed the same playbook for decades. Static rate sheets. Broad assumptions. One-size-fits-all pricing. But auto loans are anything but uniform.

In this session, Scienaptic introduces LendSmart Auto, a pricing optimization engine built for the real complexity of auto lending. Instead of forcing every deal into a predefined rate box, LendSmart evaluates each loan individually by factoring in collateral value, predicted

risk, and portfolio ROA objectives.

The result is precision pricing that strengthens margins, brings consistency to decisioning, and delivers fairer outcomes for members...without pushing rates higher.

If auto lending is a core growth engine for your credit union, this conversation will challenge how you think about pricing altogether.



January 29, 2026



11:00 a.m. ET



[Register Here](#)