



LEAGUE REP REPORT

What Michigan credit unions need to know this month.



JULY

2026

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ASSOCIATION UPDATES

Key MCUL Deadlines & Announcements

DIFS LETTER ADDRESSING PARITY (ILLINOIS INTERCHANGE LAW)

After careful consideration, and consultation with state-chartered credit union leaders such as yourselves, MCUL will be facilitating the attached request to DIFS under section 208 of our act to ask for parity with banks and federally chartered credit unions in the exemption from the Illinois' interchange law (IFPA).

While we recognize that this is an unconventional approach, we feel strongly that this attempt will force more attention on the unworkable nature of the Illinois law from a peer state and a peer state regulator.

We are asking for as many of our member state-chartered credit unions as possible to indicate by **Thursday, July 9 at 10:00 am** if we can include your name and credit union name in the list of institutions requesting DIFS to take action. (No signature necessary, the names of the individuals and credit unions will be listed.) Please utilize the survey link below to submit your information to be included on the letter.



[Access Full Letter](#)



[Survey Link](#)

ASSOCIATION UPDATES

WELCOME SARA REDEKER TO THE LEAGUE REPRESENTATIVE TEAM

Please join us in welcoming Sara Redeker to MCUL's League Representative team, where she will serve credit unions across Western Michigan and Capitol Area. Sara brings more than 20 years of credit union experience, including roles as a former credit union CEO and executive support professional. This background gives her a strong understanding of the opportunities and challenges credit unions face, along with a relationship-focused approach to helping organizations grow and better serve their members.

Please join us in welcoming Sara to her new role and feel free to reach out to her at Sara.Redeker@mcul.org.

We are excited to have Sara's experience, leadership, and passion for the credit union movement supporting our members throughout the region.

CREDIT UNION MERGERS

6/5/2026: First Area CU (MI) merged into Credit Union 1 (IL) effective April 1, 2026.

6/6/2026: Great Lakes Federal CU (MI) merged into Credit Union 1 (IL) effective June 1, 2026.

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- Legislature completed the FY2026-27 state budget before summer recess, including funding for Michigan Saves and expanded small business support opportunities that may benefit CDFIs.
- MCUL Advocacy successfully engaged on legislation involving medical debt collection, foreclosure, redemption and property investment issues, helping prevent measures that would negatively impact credit unions.
- Focus remains on advancing MCUA reforms and private primary share insurance legislation while monitoring emerging issues through the remainder of the legislative session.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- Congress remains in recess, with only pro forma sessions occurring following the Fourth of July holiday.
- The 21st Century ROAD to Housing Act, including Credit Union Board Modernization Act provisions, has been presented to the President and is expected to become law July 10 if not vetoed.
- MCUL and federal partners continue monitoring developments that could affect credit unions and housing policy.

GRASSROOTS & ADVOCACY FUNDING

- The 2026 ASFM Golf Outing takes place at Forest Akers West Golf Course, with proceeds supporting the Michele Myrick Scholarship Fund and future advocacy engagement opportunities.
- Registration is open for Congressional Caucus 2026, taking place Sept. 13-15 in Washington, D.C.
- MCUL's Hike the Hill advocacy event will follow Congressional Caucus, giving credit union advocates an opportunity to engage directly with federal lawmakers.

[Read the Full Advocacy Roundup](#)

(login required)

COMPLIANCE & REGULATION

- **NCUA governance shifts:** A pending board nomination, a finalized record retention rule and a Supreme Court decision are shaping the agency's path forward.
- **Interchange advocacy intensifies:** Credit unions are being called to weigh in as the NCUA moves to preempt Illinois' interchange law for federally chartered credit unions.
- **Michigan budget finalized:** Lawmakers approved a \$75.2 billion FY27 budget, securing support for key priorities including Michigan Saves and CDFI initiatives.
- **Exam feedback requested:** Credit unions are encouraged to complete the statewide examination survey as MCUL gathers feedback to support ongoing advocacy efforts.

[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



[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.

Credit unions still have an opportunity to influence the final product through upcoming feedback session:

- **July 21 – Revised Plan Review & Feedback**

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

EXECUTIVE SUMMIT TO HOST SCOTT SIMPSON, ACU PRESIDENT/CEO

Registration is now open and attendees may begin securing hotel accommodations for the MCUL Executive Summit being held Sept. 23-25 at the Westin Book Cadillac in Detroit.

Special guests include Scott Simpson, president/CEO of America's Credit Unions, Mike Toner, a digital marketing and technology executive who previously led digital and social media marketing for Navy Federal Credit Union, along with Chris Duffey, an AI product and platform leader and bestselling author. The event includes networking receptions and the option for added activities such as a tour of the Michigan Central Station, a cocktail making class at Sugar House, a 'CORKtown for a Cause' wine pull to benefit the MCUF Crisis Support fund and a WeRun313 guided run in downtown Detroit.



[Learn more and register](#)

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

WEAR THE MISSION: CELEBRATE ICU DAY WHILE SUPPORTING CREDIT UNION IMPACT WORLDWIDE

This International Credit Union Day, Michigan credit unions have an opportunity to celebrate the credit union difference while supporting a meaningful global cause.

The Worldwide Foundation for Credit Unions Wear the Mission Pin Campaign raises funds to advance financial inclusion, strengthen credit unions and expand access to affordable financial services in communities around the world. Through the campaign, participating organizations receive commemorative ICU Day pins that can be worn and shared throughout October as a visible reminder of the credit union philosophy of People Helping People.

Funds raised through the campaign support programs that help individuals and families gain access to financial education, savings opportunities, affordable credit and cooperative financial assistance. These efforts strengthen communities while advancing the credit union movement on a global scale.

The Michigan Credit Union Foundation is proud to support this year's campaign and encourages Michigan credit unions to consider participating as part of their ICU Day celebrations. Whether purchasing pins for your entire staff, leadership team, board members or volunteers, participation offers a simple and engaging way to connect your organization to a larger mission.

Discounted bulk order options are available, making it easier to involve employees across your organization while demonstrating your commitment to cooperative principles and global impact. Credit unions may wish to coordinate with their local chapter or neighboring credit unions to combine orders and take advantage of bulk order pricing, further showcasing the collaborative spirit that defines the credit union movement.

As we celebrate International Credit Union Day and the collective difference credit unions make in their communities, the Wear the Mission Pin Campaign provides another opportunity to extend that impact beyond our borders.

The MCUF is partnering with the Worldwide Foundation for Credit Unions to support this year's Wear the Mission Pin Campaign. We encourage credit unions across the state to participate, engage their teams and showcase the impact of the global credit union movement.



[More Details](#)

MCUF GRANT SUPPORTS INNOVATIVE FINANCIAL WELL-BEING PILOT AT PENINSULA FEDERAL CREDIT UNION

The Michigan Credit Union Foundation is proud to support Peninsula FCU's implementation of the Starlight platform through a Community Enrichment Support Grant.

Starlight helps connect individuals and families with public benefits and community resources they may be eligible to receive, including assistance related to food, healthcare, utilities, childcare, tax credits and more. By simplifying the process and helping users identify available support, the platform serves as another tool to strengthen household financial stability and well-being.

Peninsula FCU launched the program in early May and is already seeing encouraging results. In just over one month, 19 households have completed screenings through the platform, identifying more than \$259,000 in potential annual benefits and assistance.

"Credit unions are uniquely positioned to help members navigate financial challenges, and sometimes that support means connecting individuals to resources that already exist but are difficult to access," said Andrea Tucker, MCUF Executive Director. "We're excited to support Peninsula FCU as they pilot this innovative approach to advancing financial well-being."

The grant aligns with MCUF's mission to empower credit unions to increase financial well-being through community enrichment, financial education and leadership development.

As the pilot continues, MCUF will monitor results and explore opportunities to share lessons learned with other Michigan credit unions interested in expanding their financial well-being efforts through technology, partnerships and resource navigation tools.

Learn More: Visit Starlight to learn more about the platform and how it helps connect households to valuable benefits and support programs.

Credit unions interested in launching innovative financial well-being, financial education or community impact initiatives may be eligible for support through MCUF's Community Enrichment Support Grant program.



[Learn More](#)

REGISTRATION NOW OPEN: MCUF FINANCIAL EDUCATORS EXCHANGE

The Michigan Credit Union Foundation is excited to announce that registration is now open for the inaugural Financial Educators Exchange, taking place August 5 in Frankenmuth.

Designed for credit union professionals involved in financial education, community outreach, youth programming and financial well-being initiatives, this new event will provide an opportunity to learn, share ideas and connect with peers from across Michigan.

Attendees will explore topics including the psychology of spending and behavior change, Michigan's personal finance graduation requirement and how credit unions can get involved, adult outreach strategies, financial reality fairs, measuring impact and ROI, and innovative approaches being implemented by credit unions throughout the state. The day will also feature guided networking opportunities and a collaborative Best Practice Exchange designed to foster peer learning and idea sharing.

Whether you're new to financial education or a seasoned practitioner, the Financial Educators Exchange offers practical insights, valuable connections and actionable strategies you can bring back to your credit union and community.

Registration is just \$25 per person, making this event accessible for organizations of all sizes.

Date: August 5, 2026

Location: Frankenmuth Credit Union

We hope you'll join us for a day of learning, collaboration and inspiration as we work together to strengthen financial well-being across Michigan.



[Register Today](#)

NEW MICHIGAN ALICE REPORT AND INDICATORS OF WELL-BEING PROVIDE DEEPER INSIGHTS INTO FINANCIAL HARDSHIP ACROSS THE STATE

The Michigan Association of United Ways has released the latest Michigan ALICE Report, offering an updated look at the financial challenges facing households across the state. As part of its ongoing commitment to advancing financial well-being and strengthening communities, the Michigan Credit Union Foundation continues to support the Michigan Indicators of Well-Being, an interactive resource that complements the ALICE Report with additional social, economic and health data.

Together, these resources provide a more complete picture of financial hardship in Michigan. While the ALICE Report highlights the number of households struggling to afford basic necessities, the Indicators of Well-Being allow users to explore how those challenges intersect with factors such as housing, health, education, employment, transportation and access to community resources.

The interactive Indicators of Well-Being tool features county-level maps and data that connect ALICE rates with a broad range of community indicators. By examining these relationships, community leaders, policymakers, financial institutions and nonprofit organizations can better understand local needs and make more informed decisions about where to focus resources and support.

"As not-for-profit financial institutions, credit unions are deeply committed to strengthening the communities they serve," said Andrea Tucker, MCUF Executive Director. "Supporting the Indicators of Well-Being is part of MCUF's broader investment in helping credit unions and community partners better understand the realities facing Michigan households. These tools provide valuable insights that can guide programs, partnerships, products and services designed to improve financial well-being and create lasting impact."

MCUF began supporting the Indicators of Well-Being after recognizing the value of providing communities with deeper insights into the challenges facing ALICE households. By connecting financial hardship data with broader measures of community well-being, the resource helps organizations better understand local needs, identify trends and make more informed decisions about where to focus their efforts and investments.

MCUF is proud to continue supporting this resource as part of its mission to empower credit unions to increase financial well-being through community enrichment, financial education and leadership development.



[Explore](#)

CREDIT UNION LEADERS CONVENE IN DENVER FOR CU FINHEALTH26 CONFERENCE

Credit union leaders from across the country will gather September 22-23, 2026, in Denver, Colorado, for CU FinHealth26, the premier conference focused on advancing financial well-being for credit union members, employees and communities.

CU FinHealth26 is built for action, bringing together experts and practitioners to explore how credit unions are measuring financial health, improving outcomes and documenting impact. Throughout the conference, attendees will engage in sessions highlighting:

- Real-world case studies from credit unions
- Strategies for integrating financial well-being into operations and culture
- Insights at the intersection of financial, physical and community health
- Collaborative discussions designed to spark implementation

Participants will leave with:

- Practical tools to assess financial well-being
- Strategies to build or strengthen programs
- Peer connections to support ongoing progress
- Actionable next steps tailored to their organization

"CU FinHealth is not just another conference; it's an opportunity to recommit to the 'People Helping People' mission and leave with practical strategies that can be put into action right away," said Andrea Tucker, MCUF Executive Director.

In addition, be sure to explore the small asset size scholarship available through MCUF. The application deadline was July 1, 2026.

MCUF encourages interested credit unions to learn more about both opportunities and consider how participation can support their ongoing efforts to advance financial well-being within their organizations and communities.



[Register 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.



Discovery 2026

August 27, 2026 10:00 am - 4:45 pm EDT

[Register now](#)

Inspiring **breakthroughs**
decisions
confidence



DISCOVERY 2026: INSPIRING BREAKTHROUGHS



TruStage™

The premier virtual credit union conference!

Join us at Discovery 2026 for free on **August 27** and explore the trends shaping the future of credit unions. Through powerful keynotes, expert panels and solution spotlights, attendees will gain actionable insights designed to help leaders make confident decisions, accelerate growth, deepen member impact and prepare for 2027 planning.



[Register Here](#)

UPCOMING WEBINAR: LEADING SMARTER WITH AI (1 SHRM CREDIT)



The AI Powered Leader Tuesday, July 21st at 3:00 PM ET

Most managers are buried in work that technology should be handling. This session explores how AI acts as a leadership amplifier, giving leaders more time to focus on people and performance. Through side by side examples, you will see how AI helps personalize development, identify burnout earlier, strengthen feedback and recognition, and support more informed talent decisions. We will also cover advanced prompting as an emerging leadership skill and show how AI can enable more timely, consistent, and fair performance conversations. Attendees will leave with practical ways to reduce manual work and lead with greater clarity and impact.



[Register Here](#)



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REGISTRATION OPEN FOR ELEVATE 2026

SCIENaPTIC

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Gaylord Opryland
Resort and
Convention Center,
Nashville, TN

Register now!

ELEVATE 2026, **September 16-18** at the Gaylord Opryland Resort in Nashville, a conference built for credit union leaders navigating AI right now.

Imagine stopping fraud before it lands. Reaching members with the right offer before they go looking elsewhere. Delivering the kind of personalized experience that no bank can replicate, because only a credit union is built for it.

That's not a distant possibility. It's what the leaders in this room are already building toward. Put together by Scienaptic AI, a valued partner of ours, ELEVATE is designed to show you how.



[Register Here](#)

NEW MCUL PARTNER: RIPPleshOT HELPS CREDIT UNIONS STOP CARD FRAUD BEFORE LOSSES OCCUR



MCUL is proud to welcome **Ripplshot** as our newest Strategic Partner, bringing Michigan credit unions access to a powerful **fraud prevention solution** designed to help detect and stop payment card fraud before it spreads.

As fraud schemes continue to become more sophisticated, credit unions need proactive tools that can identify threats early and minimize member impact. Ripplshot's Fraud Interceptor® leverages artificial intelligence, machine learning, advanced analytics, and consortium intelligence from thousands of financial institutions to detect compromised merchants and emerging fraud patterns in near real time. By identifying which debit and credit cards are most at risk, credit unions can make smarter card reissue decisions, reduce fraud losses, lower operational costs, and protect member trust.

To help credit unions experience the benefits firsthand, Ripplshot is offering a **free 30-day trial** of Fraud Interceptor®. There is **no software integration required**, making implementation simple and allowing institutions to quickly evaluate the platform's impact on their fraud prevention efforts.

To introduce this valuable new partnership, MCUL and Ripplshot will host an informational webinar for Michigan credit unions. During the session, attendees will learn how Ripplshot can help their institution:

- Identify potential merchant compromises faster
- Determine which member cards are most likely at risk
- Reduce unnecessary card reissuance and member disruption
- Strengthen fraud prevention efforts through predictive insights and better data

Webinar Details

Date: Monday, August 11, 2025

Time: 10:00 a.m. ET

Location: Zoom



[Register Here](#)

Don't miss this opportunity to learn how Ripplshot's innovative approach to fraud detection can help your credit union proactively protect members and reduce fraud-related losses.

To learn more about Fraud Interceptor® or to take advantage of the free 30-day trial, contact your League Representative today.

FRACTIONAL LEADERSHIP FOR CREDIT UNIONS: CLOSE CRITICAL TALENT GAPS

WIPFLI

Are you ready to elevate your credit union's leadership and strategic capabilities without the traditional overhead?

We invited Robert Zondag, Wipfli partner, and John Garey, Wipfli senior business developer, for an engaging webinar that explored the power and flexibility of fractional services tailored for credit union C-suite executives.

In this webinar, you'll learn:

- **Latest updates on talent management shortages impacting the credit union industry**
- **How staffing, resourcing, and fractional services can relieve pressure when staff leave or resources are stretched thin**
- **New ways to think about fractional leadership, including advantages for emerging AI and technology roles**
- **Real-world case studies of credit unions leveraging the fractional model to improve strategic outcomes**
- **A clear walkthrough of the process for working with Wipfli's fractional services**

Don't miss this opportunity to learn how your credit union can access top-level guidance and leadership at the pace and scale you need.



[Watch the Webinar Recording](#)

ATMS AND THE WINDOWS 11 SOFTWARE UPGRADE



There is a mix of information and misinformation surrounding the transition to Windows 11. As Windows 10 sunsets, Windows 11 becomes the standard operating system. However, there are multiple versions of Windows 10, each with different sunset dates, service extension options, and capabilities.

ATMs will need to upgrade to Windows 11 at some point, but timing can vary significantly—from a few months to several years. Based on prior upgrades, costs could range from \$5,000 to \$14,000 per ATM, making it important to carefully evaluate your ATM fleet before making decisions.

A key factor is age. Most ATMs have a useful life of about seven years, after which service issues and downtime tend to increase. Investing in a \$10,000 upgrade may not make sense if the machine is already nearing end of life—but is that being factored into your upgrade recommendation?

Another consideration is the ATM model's sunset date. Some models will be phased out within the next few years, and in some cases, even newer machines may already have a sunset timeline. Once a model sunsets, manufacturers stop providing updates and parts. *This raises an important question: are you being advised on how long your current equipment will remain viable before investing in upgrades?*

If you choose not to upgrade to Windows 11 or purchase a Windows 10 service extension, you will no longer receive security patches, increasing vulnerability to attacks. However, the operating system is only one piece of the overall security picture. Have you been informed of additional mitigation strategies, such as protections against DMA or jackpotting attacks, and how your provider is addressing those risks?

Before moving forward, be sure you understand your software timelines, extension options, mitigation strategies, and overall ATM lifecycle. Asking the right questions—and ensuring your provider is proactively addressing them—can make a significant difference in both cost and risk.

Contact your League Representative to learn more about how these upgrades could affect your ATM fleet.

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