MICHIGAN
CREDIT UNION LEAGUE

LEAGUE REP REPORT

What Michigan credit unions need to know this month.

NOVEMBER
2026
VOL. 1 | ISSUE 11

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ASSOCIATION UPDATES

Key MCUL Announcements

LEADERSHIP & ORGANIZATIONAL UPDATES

No Changes this Month

ASSOCIATION UPDATES

Key MCUL Announcements

RESOURCES YOU NEED, ALL IN ONE PLACE

As MCUL continues to evolve, we're excited about the resources being added and made easier to find. Our Resource Centers bring helpful tools, information and support together in one convenient place.

CEO Center
Resources, data and connections to support credit union leaders in strategy, operations, compliance and advocacy.

View Here

Board Governance Center
Governance tools, education and resources to help board members lead with confidence.

View Here

Human Resources Center
Practical tools, templates and resources for hiring, onboarding, compliance and more.

View Here

Marketing & Media Relations Center
Resources to support consumer campaigns, media relations, financial education and brand storytelling.

View Here

SAS Operational Center
Strategy, governance, compliance and operational resources created specifically for small-asset-size credit unions.

View Here

SAS RESOURCES

PRESENTATION ON THE PLAYBOOK OUTLINE

Following our recent session on the SAS Success Playbook outline, we're pleased to share the presentation as a resource.

The goal is to provide leaders with a practical path from strategy to execution at a pace their organization can realistically absorb. Look for additional sessions in 2027 focused on putting the concepts into practice and sharing implementation best practices.

View Playbook Outline

CU RISK INTELLIGENCE

The cost of conducting required audits like BSA and ACH can be high, regardless of asset size.

That is why we work with AffirmX to offer an option to bundle these audits at a discounted rate. **It's designed to give smaller organizations a more complete picture without adding extra tools, time, or complexity.** And best of all, this is a fully remote solution!

With prices as low as $2,500 annually, your credit union can get its Annual Bank Secrecy Act (BSA) Audit, BSA Risk Assessment Tool, BSA Overview Training, Annual ACH Audit, ACH Risk Assessment Tool, along with additional compliance resources and tools!

Don't wait! Reach out to us to learn more today!

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LEAGUE REP REPORT

ADVOCACY HIGHLIGHTS



STATE ADVOCACY (LANSING)

- MCUA Operational Bills: Four MCUA operational bills advanced unanimously from the Senate Finance, Insurance and Consumer Protection Committee to the Senate floor.
- Operational Modernization: The bills address name usage, branch closures, bylaw change submissions and state/federal conflicts involving merger notice timelines.
- Cryptocurrency Kiosks: The committee also moved legislation that would ban cryptocurrency kiosks in Michigan.

FEDERAL ADVOCACY (WASHINGTON, D.C.)

- Congressional Recess: Congress is currently in recess until after the election.
- Federal Credit Union Act: MCUL continues advocating for modernization of the Federal Credit Union Act to better address the needs of today's credit unions.
- Key Federal Priorities: Fraud, CDFI challenges and regulatory relief remain among the key issues MCUL is raising with federal policymakers.

GRASSROOTS, ADVOCACY FUNDING & ELECTIONS:

- Hike the Hill: More than 40 Michigan credit union advocates participated, meeting with 14 of Michigan's 15 congressional delegation members.
- 2027 GAC: Registration remains open, with limited rooms still available at the Hyatt after MCUL's blocks at the Marriott Marquis and Conrad reached capacity.

Read the Full Advocacy Roundup
(login required)



COMPLIANCE & REGULATION

- **IRS Auto Loan Interest Resources:** The IRS has released the final Form 1098-VLI and instructions, with additional FAQs available from America's Credit Unions to help Michigan credit unions prepare for the new form.

- **Updated Ransomware Guidance:** CISA and MS-ISAC have updated their Ransomware Guide with prevention best practices and a response checklist to help organizations prepare for and respond to ransomware and data-extortion incidents

- **Regulatory Comment Opportunities:** Credit unions have several opportunities to weigh in, including proposed CDFI certification changes, NCUA's March 2027 Call Report changes and the latest round of NCUA deregulation proposals.

- **ACH Rule Changes:** A proposed NACHA rule change could provide additional time for investigations before provisional credit while improving transaction descriptions to help Michigan credit unions and members better identify potentially fraudulent transactions**.**

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

INFOSIGHT CONTENT UPDATES

INFOSIGHT360

InfoSight: Accounts > Individual Retirement Arrangements (IRAs):

- *Traditional IRAs & Secure 2.0 Rollouts: The Traditional IRA section has been updated with information on Trump Accounts. In addition, a new SECURE 2.0 rollover provision offers an exciting opportunity for individuals who begin planning for retirement later in life to strengthen their savings and catch up. This is a new section that has been added under the over-arching topic of Individual Retirement Arrangements (IRAs).*

InfoSight: Tax Issues > Auto Loan Interest Deduction

- *For applicable passenger vehicles, certain members may be able to deduct up to $10,000 in qualified interest paid each year. The credit union must report the interest received on specified passenger vehicle loans in excess of $600 in a calendar year to a member (and the IRS) so they can take advantage of these potential deductions. The new reporting requirements by the IRS take effect on November 9, 2026. The Auto Loan Interest Deduction topic under the Tax Channel has been updated to reflect this final rule.*

InfoSight: Security > Children's Online Privacy Protection Act (COPPA)

- *The COPPA resource has been updated to reflect the 2025 amendments and the changes they bring to organizations handling children's online information. These updates include expanded parental consent requirements, strengthened data security expectations, enhanced oversight of third-party providers, and updated data retention requirements. These important changes are now incorporated into the COPPA topic to help ensure the resource reflects the current regulatory landscape.*

***InfoSight: Business Continuity Planning**

- *As 2026 brings continued changes and new expectations for business continuity planning, this resource has been updated to reflect the latest guidance and best practices. These updates include important information on vital records, cybersecurity, third-party providers, testing, and recovery planning. In addition, a new compliance checklist has been added to help organizations assess their current practices and identify areas that may need attention. Outdated pandemic-related content has also been removed to keep the resource current and relevant.*

InfoSight360 offers RecoveryPro for your business continuity needs. You can learn more about RecoveryPro on our website: InfoSight360 RecoveryPro Overview. Please reach out to our team with any questions and for pricing information: info@infosight360.com.

****Pro Tip: Sign up for Content Update Notifications (under your User Profile) to get real-time notifications!***

REGULATION E IS STILL A TOP COMPLIANCE CHALLENGE. IS YOUR CREDIT UNION PREPARED?

Regulation E has been around for decades, yet it continues to present compliance challenges for financial institutions.

Sometimes we pay more attention to new and changing regulations than we do to requirements that have been around for years. After all, if the regulation hasn't changed, our processes should already be compliant, right? Recent examination findings suggest it may not be that simple.

The Federal Reserve's Consumer Compliance Outlook recently highlighted the top consumer compliance violations identified among its state member banks in 2025. While HMDA reporting topped the list, Regulation E appeared multiple times among the most frequently cited violations.

- Error-resolution investigations: 35 violations, ranked No. 3 for failing to perform an investigation to determine whether an error occurred within 10 business days of receiving notice.
- Written explanations following certain determinations: 13 violations, ranked No. 5 for failing to respond to a consumer's notice of error in writing if it determines that no error occurred or that an error occurred in a manner or amount different from what the consumer described.
- Periodic statements: 9 violations, tied for No. 8 for failing to send a periodic statement to the consumer for each monthly cycle in which an electronic fund transfer occurs.

Although these findings involve Federal Reserve-supervised state institution members, the underlying Regulation E requirements also apply to credit unions. The results offer a useful reminder of the operational areas where established procedures, staff training, documentation, and quality-control reviews may need renewed attention.

Join Michael Christians, Director of Regulatory Compliance Counsel for InfoSight360, on November 10, 2026, from 2:00 to 3:30 p.m. ET for a practical review of the Electronic Fund Transfer Act and Regulation E. The session will help participants better understand the regulation's requirements, recognize common compliance trouble spots, and translate complex regulatory language into more effective day-to-day procedures.

Register today to refresh your Regulation E knowledge and identify areas where your credit union's procedures may need additional attention.

Register Here

AS MICHIGAN CREDIT UNIONS GROW, COMPLIANCE NEEDS TO KEEP PACE

CU RISK INTELLIGENCE

Growth is great news for a credit union. More assets, more loans, more deposits, and more members can signal strong performance and growing member demand. **But growth can also change your credit union's risk profile!**

As credit unions grow, increased transaction volumes, new products and services, expanded lending, additional staff, and evolving processes can create new compliance and operational challenges. That's important because NCUA's supervisory approach focuses examination resources on the areas presenting the greatest risk.

For a growing credit union, that makes now a good time to ask:

- Has compliance monitoring kept pace with our growth?
- Are internal controls in place and keeping pace for lending and deposit operations?
- Have policies and procedures been updated to reflect new products, processes, systems, and responsibilities?
- Have compliance gaps been identified, documented, and addressed?
- Does management have a clear view of our most significant compliance risk?

Growth doesn't necessarily mean building a larger internal compliance department. The right compliance resources can be scaled to your credit union's size, complexity, risk profile, and internal capabilities.

CU Risk Intelligence offers flexible options ranging from full-service compliance monitoring and quarterly compliance reviews to self-driven compliance management technology. That flexibility allows credit unions to choose the level of support they need as they grow.

With deep credit union and compliance experience, our team can help you evaluate options to ensure your compliance infrastructure is keeping pace with your organization. Complete our Contact Us form to schedule a conversation about the level of compliance support that's right for your credit union



EDUCATION

BUILD STRONGER CREDIT UNION LEADERS FOR TODAY AND TOMORROW WITH UPCOMING MCUL WEBINAR SERIES

Strong leadership does not happen by chance. To support credit union leaders at all phases of their careers, MCUL is offering a three-part webinar series with practical strategies to develop emerging talent, navigate difficult conversations and guide employees through change with greater clarity and confidence.

The series begins Nov. 4 with Developing Future Leaders, an exploration of how to recognize leadership potential and use coaching, feedback and stretch assignments to prepare employees for greater responsibility.

On Nov. 6, Difficult Conversations Made Easier offers a straightforward framework for addressing performance, accountability, conflict and behavior while reducing defensiveness.

The series concludes Dec. 3 with Leading with Confidence Through Change, which equips leaders to address resistance, acknowledge uncertainty and help employees move toward productive action.

Each webinar begins at 10 a.m. ET. Whether participants attend one program or the full series, they will leave with actionable tools to build stronger teams and a more resilient leadership pipeline. Register today and invest in the leaders who will shape the credit union's future.

Register Today

BOARD MEMBERS MAY PLAN AHEAD FOR 2027 WITH FOUR-PART SERIES OF WEBINARS

Registration is now open for four webinars that will take place in **2027** that are specifically for CU board members. All of the sessions are priced at $169 per person, per webinar, and they take place from 2:00 p.m. - 3:00 p.m. (ET). More details may be found here:

Jan. 14 | The Accountable Board: Practical Tools for Raising the Bar on Director Performance

 Register Today

Apr. 6 | AI Governance for Boards

 Register Today

July 13 | Board Succession Planning & Director Recruitment

 Register Today

Oct. 6 | Reading the Call Report: A Directors' Guide

 Register Today

2026 Education Events Calendar

Please note: calendar is subject to change

DATE(S)	TITLE	LOCATION	COST
Nov 4	***Development Future Leaders***	*Virtual*	*$159.00*
Nov 6	***Difficult Conversations Made Easier***	*Virtual*	*$159.00*
Dec 3	***Leading with Confidence Through Change***	*Virtual*	*$159.00*
Jan 14	**The Accountable Board:** Practical Tools for Raising the Bar on Director Performance	Virtual	*$169.00*
Jan. 26-27	***Virtual Mortgage Loan Originator Training***	*Virtual*	*$340 Full Registration*
Feb 4	**Virtual IRA Training (Essentials)**	Virtual	$310.00 One day $620.00 Both days
Feb 11	**Virtual IRA Training (Advanced)**	Virtual	$310.00 One day $620.00 Both days
Feb 24	**Lead with Heart Women's Conference,**	St. John's Resort, Plymouth	
June 8	**Young Professional Summit**	DeVos Place, Grand Rapids	
June 8-10	**ACE27**	Amway Grand Plaza and DeVos Place, Grand Rapids	

Learn More at MCUL.org

MICHIGAN CREDIT UNION LEAGUE

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FOUNDATION RESOURCES

UPCOMING FINANCIAL EDUCATION CONNECTION (FEC) MEETING – NOVEMBER 18TH!

Quarterly FEC meetings provide Michigan credit union professionals involved in both youth and adult financial education an opportunity to network, share best practices and learn from each other. FEC meetings provide an update about state and national financial education resources, partnerships and initiatives.

Please mark your calendars and consider joining the Michigan Credit Union Foundation for the next FEC meeting, **beginning at 2 p.m. on November 18th!** This quarter's agenda includes an overview of MCUF-supported programs and resources, updates from partner organizations, a look ahead at what's to come for MCUF in 2027 and more!

If you would like to attend, preregister using this link. Preregistration is required, and once you register, you will receive a confirmation email with information about joining the meeting, including the meeting link.

Learn More

MICHIGAN CREDIT UNIONS CONTRIBUTE OVER $400,000 DURING CU KIND DAY 2026

Michigan credit unions came together on October 12 for CU Kind Day 2026, demonstrating the power of people helping people through volunteer service, community partnerships and acts of kindness across the state.

This year, 71 Michigan credit unions participated, engaging 5,402 volunteers and supporting 615 organizations throughout Michigan. Together, their efforts resulted in more than $400,000 in goods and donations contributed to local communities, showcasing the collective impact of the credit union movement.

Participation continues to grow, with the number of volunteers increasing by nearly 40% compared to 2025, when 3,859 individuals volunteered. The number of community organizations supported also increased from 581 last year to 615 in 2026, demonstrating the expanding reach of this statewide initiative.

“CU Kind Day is a powerful reminder of what makes the credit union movement so special,” said MCUF Executive Director Andrea Tucker. “Seeing credit unions of all sizes come together to give back, support local organizations and make a meaningful difference in their communities is truly inspiring. Each year, we’re proud to help amplify that impact and celebrate the incredible work happening across Michigan.”

To help ensure credit unions of all sizes could participate, MCUF awarded 25 CU Kind Day grants totaling $25,500 to small asset size credit unions. These grants supported hands-on community projects and activities, helping smaller credit unions expand their reach and make an even greater impact locally.

From volunteering at local nonprofits and organizing donation drives to supporting schools, families and community organizations, Michigan credit unions demonstrated that even small acts of kindness can create meaningful change when we work together.

The Michigan Credit Union League (MCUL) and Navari teams also joined in the CU Kind Day activities, volunteering at two Michigan nonprofits: The Greater Lansing Food Bank, which works to provide nutritious food to individuals and families facing food insecurity, and The Rainbow Connection, an organization dedicated to granting wishes and providing support to Michigan children facing life-threatening illnesses.

Thank you to all the participating credit unions, volunteers and community partners who helped make CU Kind Day 2026 a success!



Watch Video

SUPPORT THE MICHIGAN CREDIT UNION FOUNDATION THROUGH YOUR 2027 LEAGUE AFFILATION STATEMENT

As Michigan credit unions plan for 2027, the Michigan Credit Union Foundation (MCUF) encourages you to consider including an annual Foundation contribution when completing your MCUL affiliation statement.

Thanks to the generosity of Michigan credit unions and business partners, MCUF continues to empower credit unions to increase financial well-being through community enrichment, financial education and credit union leadership development.

Throughout 2026, MCUF has supported credit unions and their communities through a variety of programs and initiatives, including:

- **Financial education:** Supporting more than 190 Financial Reality Fairs reaching more than 20,000 students, along with additional classroom resources and financial education initiatives.
- **Financial counseling and professional development:** Providing training and support for nearly 200 credit union financial counselors, along with scholarships and development opportunities for credit union professionals and emerging leaders.
- **Scholarships:** Helping credit union professionals access educational and leadership development opportunities, including the National Credit Union Foundation's Development Education (DE) program, professional development training, the Young Professional Experience at ACE and CU FinHealth Conference.
- **Community enrichment:** Providing grants to help credit unions expand their community impact, including support for CU Kind Day initiatives and local financial well-being programs.
- **Crisis support:** Providing emergency assistance to credit union members and communities impacted by severe weather and other disasters.

New for 2027: Optional Crisis Support Fund Contribution
In addition to the annual MCUF contribution, credit unions will have the opportunity to make a separate, optional donation to the MCUF Crisis Support Fund through their League affiliation statement.

After responding to significant weather-related disasters across Michigan over the past two years, the Foundation is working to replenish the fund, so resources are available when credit union members and communities face future emergencies. Contributions of any amount are welcome and will help ensure MCUF is prepared to respond when the need arises.
Your Support Makes a Difference!

In 2026, 131 Michigan credit unions (79%) contributed a combined $365,350 to MCUF through annual contributions. This generous support makes it possible for the Foundation to continue investing in programs, grants, scholarships and resources that benefit credit unions and their communities statewide.

As a 501(c)(3) nonprofit organization, MCUF relies on the generosity of Michigan credit unions, business partners and other supporters to fund its work. We hope to build on this strong participation in 2027 and encourage all Michigan credit unions to consider an annual MCUF contribution, along with an optional gift to the Crisis Support Fund, when completing their League affiliation statements.

Thank you to the credit unions that continue to support and participate in MCUF programs. Together, we're making a bigger credit union difference across Michigan!

PARTNER UPDATES



BRANCH TRANSFORMATION: THE NEW BLUEPRINT FOR FINANCIAL INSTITUTIONS

dolphin® DEBIT ACCESS

As financial institutions look for new ways to serve their communities efficiently, smaller branch models, evolving technology and thoughtful design are creating new opportunities.

This article explores how microbranches, ITMs and flexible spaces can help institutions reduce costs while maintaining the personal service and relationships their customers value.

Please read the full article below to learn more.

Read Article Here





PARTNER UPDATES

MEMBERXP BEST OF THE BEST: HOW TOP CREDIT UNIONS TURN MEMBER FEEDBACK INTO ACTION WEBINAR

NAVARI

Thank you to everyone who joined us for this insightful conversation on building stronger member experiences, and a special thank you to Adam Tonge, Vice President of Retail Services at Alliance Catholic Credit Union, for being part of our panel.

Together, we explored how leading credit unions are using MemberXP to identify friction, uncover root causes, and prioritize meaningful improvements across digital, branch, lending, and service experiences.

The discussion also highlighted practical ways to build organization-wide ownership, strengthen collaboration, and create more consistent experiences across every member touchpoint.

Watch the on-demad webinar



THE ENGAGEMENT ADVANTAGE: HOW ENGAGED TEAM MEMBERS FUEL GROWTH

Growth starts with people. See how engaged, supported employees can create stronger experiences, deepen relationships, and help move your organization forward. culture.

Read More



PARTNER UPDATES

NAVARI PARTNERS WITH INVESTIFI TO EXPAND DIGITAL INVESTING

Navari has announced a strategic **partnership with InvestiFi, giving credit unions a new way to offer investing directly within their existing digital banking experience.**

InvestiFi integrates with leading digital banking providers, including Alkami, Jack Henry/Banno, Candescent and Q2, allowing members to buy and sell stocks, ETFs and other investments using funds directly from their credit union accounts.

The solution is **designed to help credit unions expand access to wealth-building tools, deepen member relationships and engagement, and attract and retain the next generation of members,** while keeping those financial relationships connected to the credit union.

Financial institutions interested in learning more can visit navari.com/investifi.

PARTNER UPDATES

**MORE CARD PROGRAM SUPPORT.
LESS ON YOUR PLATE.**



Credit unions are continually looking for ways to improve card program performance, strengthen credit union support and gain clearer insight into portfolio activity—without adding more work for already-busy staff.

Through MCUL's partnership with Envisant, Michigan credit unions have access to added expertise and hands-on support for credit, debit and prepaid card programs. Envisant can serve as an extension of a credit union's team, helping with back-office servicing, handling your client portal tickets, taking the lead on project coordination, fraud risk resources, training and portfolio development guidance.

The goal is simple: **help take some of the day-to-day card program work off your plate while giving your team access to experienced resources and support.**

For additional information, contact Nangela Piersall, Card Services Advisor, at **nkp@mcul.org** to arrange an informal introduction.

UPDATE & RESOURCES: TRUSTAGE CYBERSECURITY INCIDENT

TruStage continues to respond to its cybersecurity incident, with its investigation and restoration efforts still underway. Because information regarding the scope of the incident and potentially affected data remains limited, MCUL can only share information publicly communicated by TruStage.

To support Michigan credit unions, MCUL has assembled a resource hub with official incident updates, consumer FAQs, claims resources, member communication tools and additional guidance. Credit unions should remain vigilant for potential fraud or phishing attempts and look to TruStage's official incident page for the latest confirmed information.

- MCUL TruStage Cyber Incident Resource Hub
- TruStage Incident Updates
- Consumer Information & FAQs
- Partner Question Submission
- Claims Submission

WHY DECISION TREES BEAT TRAINING FOR BRANCH OPERATIONS

screensteps

Many FI leaders operate on a false assumption: if we train someone on a procedure, they'll eventually get it right.

We know that isn't true. Training only works when a process is:

- Simple enough to memorize
- Done often enough to become habit
- Stable enough not to change

What about wire transfers, IRAs, deceased account holders? None of them pass the test. That's when escalations, compliance errors, audit findings, and damaged customer trust show up.

Training asks people to remember. **A performance tool guides them in the flow of work**. A decision tree does exactly that: it asks the right question at each step and shows what to do next.

When one team made the switch to decision trees:

- Escalations fell from 80% to 10%
- New hires contributed in 3 weeks instead of 16
- Full proficiency took 6 weeks instead of about a year

You don't need better training. You need a performance tool.

In the blog post, we explore the three doubts leaders raise about decision trees, and what the data says.



Read More

OTHER EVENTS

FEBRUARY 19, 2027 | DETROIT

HERd

Hosted by Orsa Credit Union, HERd 2027 brings together voices focused on advancing women in their financial lives and in the workplace.

Join the conversation at the Garden Theater in Detroit from 5–8 p.m. ET.

Learn more and register

MICHIGAN
CREDIT UNION LEAGUE

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