In this Your League in Action update, we recap benefits extended to your credit union as a valued member of the California and Nevada Credit Union Leagues and Credit Union National Association (CUNA) in 2019.

**LEAGUE OVERVIEW**
- 11,640,970 League members
- 236 California member credit unions
- 10 Nevada member credit unions

**CREDIT UNION PERFORMANCE**

**California**
- 12,545,768 total California credit union members
- California credit union assets increased 5.9%, to $209.4 billion
- California credit union loans totaled $144 billion, up 6.3% from the year prior

**Nevada**
- 365,887 total Nevada credit union members
- Nevada credit union assets increased 5.8%, to $5.3 billion
- Nevada credit union loans totaled $3.2 billion, up 4.6% from the year prior

**NEWS AND PROFESSIONAL DEVELOPMENT**
- 105,049 Education & Professional Development messages opened and read
- 85,698 CU Weekly opened and read
- 57,357 Advocacy Blog messages opened and read
- 17,780 Quarterly Economic Events communications opened and read
- 21,195 messages from Diana opened and read
- 19,993 Members in the News opened and read
- 5,127 Your League in Action opened and read

**CONSUMER AWARENESS**
- Provided detailed quarterly trend reports on 315 credit unions in 16 geographical areas in two states
- Reported to local credit union executives on more than 40 regional economic events and forecasts

**COMPLIANCE SERVICES** *Powered by PolicyWorks*
- 4,574 PolicyWorks Compliance calls and emails
- 18,171 InfoSight logins
- 2,373 PolicyPro logins
CREDIT UNION SOLUTIONS

- **1,851,550** total learning minutes
- **1,474,167** branded educational pages viewed
- **156,588** total course user enrollments
- **191,666** total modules viewed
- More than **110** credit union visits

ADVOCACY

Federal Advocacy

- Senators **Dianne Feinstein** (D-CA) and **Jacky Rosen** (D-NV), Rep. **Mike Levin** (D-San Diego/North County), Rep. **Scott Peters** (D-San Diego), and several others in the California delegation took to social media to share the Leagues’ list of credit union assistance programs for federal government employees during the shutdown
- Initiated the letter by Reps. **Jackie Speier** (D-San Mateo) and **Paul Cook** (R-Barstow) to keep banks from receiving the same treatment as credit unions under the National Defense Authorization Act over rent-free access to military bases. The letter led to striking the section from the final bill.
- Lobbied for the successful passage of legislation updating Bank Secrecy Act modernizations. This includes adding the beneficial ownership requirements and updating Currency Transaction Records limits. H.R. 2513 passed the House and is pending in the Senate.
- Assisted in passing H.R. 1595 the Secure and Fair Enforcement (SAFE) Banking Act, which grants a safe harbor for financial institutional serving the cannabis industry. The bill passed the House with overwhelming bi-partisan support and is pending in the Senate.

California Legislative Advocacy

- **102 meetings** with legislators during the California Government Relations Rally (GRR)
- **2 League-supported bills** that were signed by the Governor
- **2 bills** opposed by the League that did not reach the Governor’s desk

Nevada Legislative Advocacy

- **23 meetings** with legislators during the Nevada GRR
- League-sponsored legislation **signed by the Governor**

California Political Advocacy

- Increased donations into the League’s state Political Action Committee (PAC) by **10%**
- Increased donations to Credit Union Legislative Action Council (CULAC) by **50%**, raising a total amount of **$161,382**
- Increased participation for payroll deduction by **24%**
- Increased donation amounts for payroll deduction by **19%**
- Hosted 8 candidate fundraisers, raising **$122,075** in direct candidate giving
- Completed **18 check presentations**
- Interviewed **25 state and federal candidates**

Nevada Political Advocacy

- Raised **$60,000** into the League’s state PAC
- First time Nevada achieved **100% of CULAC goal**
- Increased donations to CULAC by **377%**, raising a total amount of **$10,068**
- Hosted 1 candidate fundraiser
- Completed **28 check presentations**
GRASSROOTS ADVOCACY

• 6 in-district meet and greets with California state senators and assemblymembers
• 30 participants in the League’s “First Timers” program and capitol tour at the California GRR
• 42 participants in the League’s Advocacy Workshop
• 4 Connect for the Cause action alerts resulting in 2,634 messages submitted to members of Congress
• 71 Volunteer Leadership Committee members
• 109 credit unions currently enrolled in Project Zip Code

REGULATORY ADVOCACY

• Hosted 5 exclusive meetings with regulators and Leagues members, including 2 meetings with Consumer Financial Protection Bureau (CFPB) Director Kathy Kraninger, a meeting with National Credit Union Administration (NCUA) Chairman Rodney Hood, and NCUA Board Member Mark McWatters
• Met with NCUA Western Region Director to discuss supervisory and exam issues
• Submitted 20 comment letters to agencies on various topics
• Issued a call to action regarding the Federal Communications Commission’s (FCC) Declaratory Ruling on robocalls. As a result, the final ruling includes a mechanism for legitimate callers to challenge erroneous call-blocking
• Advocated for and saw vital reforms in these areas:
  • NCUA: delay of the Risk-Based Capital Rule for another two years, now effective Jan. 1, 2022; streamlined audit requirements for federally-insured credit unions with assets less than $500 million; increased appraisal thresholds for commercial and (proposed) residential real estate transactions, providing parity (or better) with the banking industry; and increased limits for public unit and nonmember shares
  • CFPB: Reconsideration and proposed changes to the remittances rule, including increasing the threshold from 100 to 500 transfers annually; reconsideration of the HMDA reporting requirements and HMDA data points; reconsideration of the payday lending rule’s underwriting requirements; and keeping overdraft rulemaking on the agency’s inactive calendar

EDUCATION & TRAINING

• Filled 8,503 live/archived webinar orders
• Ran 12 face-to-face events drawing 1,480 participants

Here at the Leagues, we strive to put our core value of Members First into practice every day as we advance the cause of YOUR credit union and its members.

We hope this communication gives you insight into the goals and initiatives we are consistently working toward.

Thank you for your membership and support!

For more information on the value of CUNA/League membership, contact the Leagues’ Vice President of Credit Union Solutions and Membership Tonja Wheatley at 909.212.6023 or tonjaw@ccul.org.