



CUNA

Credit Union National Association

The Power of Association



Be a CUNA member.

As a member you are part of the nation's most effective team of credit union activists: The three-tiered system of CUNA, the leagues, and credit unions—the advocacy engine for the credit union movement that we all want to flourish and grow.

As a CUNA member, you experience the power of association—the strength that comes from joining together to advocate for our credit union movement and our credit union members. You are part of the most comprehensive credit union political action program ever seen. You receive timely information from the most sophisticated credit union communications program.

And you get the tools to keep your credit union at the forefront of the fast-evolving financial services industry with advice on new techniques and innovative methods to renew and refresh your business plans.

CUNA membership gives credit unions the keys to success, in good times and bad. Close to 90% of the nation's credit unions have already made the CUNA choice, thereby gaining full access to our tools and expertise. If you are not yet a member, join your credit union colleagues, access the benefits, and add your voice. If you are already a member, thank you for being part of CUNA and for your support that is so essential to our advocacy success.



Bill Cheney
President/CEO
Credit Union National Association



Choice. Value. Power.

Freedom to thrive

CUNA's dedicated and experienced staff leads the charge daily to promote an operating environment for credit unions that nurtures growth and provides the freedom to thrive. Your affiliation supports CUNA and state league advocacy on all fronts as we strive to drive out regulatory burden and redundancies to establish the kind of operating flexibility that enables credit unions to provide the services demanded by their members, and in the most convenient manner possible. CUNA works to broadcast the movement's strong and sound reputation, and pushes back financial industry antagonists who seek to distort the mission and philosophy of credit unions.

Vigilance in the Courts

CUNA remains alert to and closely involved in court actions that could affect the ability of credit unions to provide and extend their services and operations to the full extent allowed by law. CUNA upholds credit union ideals in the courts with litigation information and support. Among key areas to benefit from CUNA action and intervention are state and federal tax issues—including unrelated business income tax (UBIT) issues. CUNA also remains vigilant in the courts on issues affecting regulatory burden, field-of-membership issues, and suits that could impact the National Credit Union Share Insurance Fund.

Fighting Regulatory Burden...

CUNA is the eyes and ears of the credit union movement, monitoring regulatory issues to protect credit unions from unnecessary rules, while guarding credit unions' safety and soundness.



...Shaping the Rules

CUNA is also the voice of credit unions, making important recommendations to regulatory and legislative plans before they become final. CUNA serves as a watchdog on budgeting issues, to assure the movement does not support unnecessary spending.

Streamlining Compliance

Credit union compliance experts turn regularly to CUNA and the leagues for the depth of analysis and advice only CUNA can provide on both federal and state issues.

CUNA has a wealth of dues-supported resources, such as the online e-Guide to Federal Laws and Regulations, to help credit unions be out front on emerging issues. From examination and operational concerns to challenges associated with new laws and new regulations, CUNA is continuously innovating to find the most immediate ways to deliver up-to-the-minute compliance information and training.



Recognized Leadership: **CUNA Receives 'Top Lobbyist' Honors**

Named by *CEO Update* as a 2011 top lobbyist, CUNA President/CEO Bill Cheney was noted for being credited by allies and adversaries alike for the impact CUNA had in the debit card interchange fee battle. *CEO Update*, a widely read, twice-monthly print publication for executives in the association and nonprofit fields, drew its list from the leadership of the many national associations in the greater Washington, D.C. area.

The Hill, a daily congressional newspaper with a special focus on business and lobbying, also named Cheney as a top nonprofit lobbyist citing his positive work for credit unions during the year. Cheney completed his first year at the helm of CUNA in July 2011.

Also honored by *CEO Update*, CUNA Senior Vice President of Legislative Affairs Ryan Donovan was named one of 2011's top lobbyists. The article notes that staying aware of the issues, framing policy debates, and building coalitions are all central to lobbying success.

Building our

Through membership with CUNA and the leagues, credit unions can help shape the future. Together we define the environment within which credit unions operate—always striving to better serve members. CUNA membership is the credit union route to access all the important players on key issues on both the federal and state levels. CUNA earns its reputation as a premiere lobbying organization in Washington, and that reputation amplifies the delivery of the credit union message. CUNA's authority gives credit unions clout on Capitol Hill, leveraging each credit union's individual efforts to be heard. CUNA's work ensures that credit union views are heard in high places and that credit unions get the recognition and respect they deserve.

Credit Unions Defining Credit Unions

CUNA promotes the credit union difference and makes sure that credit unions are the ones to define credit unions—for a national audience and on Capitol Hill. The payoff for CUNA's diligent efforts is big. Nationwide, consumers see dozens of

eye-catching headlines touting credit unions as the safe, sound, responsible—and affordable—player in the financial services market. And in Washington, D.C., credit unions and their work are recognized in statements from members in both the U.S. House and Senate, and by bi-partisan backing of credit union legislation.

Each year, credit union representatives make a real difference through Hike the Hill efforts, organized by CUNA and the leagues, to educate federal lawmakers in both chambers of the U.S. Congress, regulators, and the administration about the credit union differ-



future



ence. There is not a more effective way to deliver our message to Congress and all policymakers than with genuine credit union boots on the ground.

Protecting Our Tax Status

CUNA designs and executes agile and adept campaigns to address political flashpoints. This is a critical strength each time policy makers fire up discussions on the tax code and will continue to be vital to credit unions as the nation debates ways to tackle the federal deficit. CUNA's well-reasoned and seasoned approach to even the most volatile issues ensures that the credit union side is really heard.

Backing Credit Union-Friendly Candidates

CUNA and the leagues' Credit Union Legislative Action Council (CULAC) consistently has ranked among the top 20 largest such political action funds in the country—having grown exponentially in size and impact. CULAC provides the opportunity to support worthy candidates for federal office who back credit union principles. Also, through carefully planned political advertising using such tools as independent expenditures and partisan communications, CUNA and the leagues target and strengthen credit union impact on key—and sometimes critical—races.

A Permanent Presence on Capitol Hill

The prime location of Credit Union House gives credit unions a permanent presence on Capitol Hill. Its stately appearance serves as a touchstone for the credit union community and its influence, prestige and beauty grow each year. Credit Union House serves many functions, such as being the launching point for Hike the Hills, and as an event venue for members of Congress.

Supporting State-Level Efforts

CUNA's state governmental affairs specialists provide state leagues with issues summaries, tracking services, and written advocacy materials—and demand for these services increases each year.



“I know CUNA has my back protecting the credit union tax status and fighting unnecessary regulation.”

Jimmy Smith, President/CEO
Singing River Federal Credit Union
\$153 million/20,990 member-owners



WALL STREET JOURNAL
 WSJ.com
Credit Unions a Cheaper Banking Option
 (9/18/11)

CU's Growing Commercial Lending Business

THE HUFFINGTON POST
 THE INTERNET NEWSPAPER: NEWS BLOGS VIDEO COMMUNITY

Debit Interchange: Those Who Can Least Afford It Will Be Hurt Most
 (Bill Cheney op-ed, 3/30/11)

The New York Times

Credit Unions Begin to Promote Their Strengths
 (Story on clever anti-bank CU ads)

THE DAILY CALLER

To create jobs, raise credit unions' arbitrary lending cap
 (Bill Cheney column. 9/8/11)



Credit Unions in the Press

Increase

CUNA and the leagues help give you room to grow by promoting a broader and deeper understanding of the credit union difference. Credit unions rank highest in consumer satisfaction, offer the best rates, and represent people helping people. CUNA broadcasts the credit union reputation to individuals, to communities, to the nation, and to the world. We underscore to consumers and lawmakers alike that—even during the toughest financial times—credit unions are part of the solution, never part of the problem. CUNA uses every informational highway—newspapers, TV and radio airwaves, personal contacts, online and social media venues, and more—to sustain an outreach effort to educate consumers and policymakers alike about the credit union difference, and to cultivate membership growth across demographic categories.



Amping Up the Volume

CUNA creates a huge national splash for credit unions with each media placement telling the credit union story. The message delivered: Credit unions are a trustworthy consumer resource, and a place to find trusted financial services and products in good times and bad. The messengers: Such media heavyweights as ABC, NBC, CNN, CNBC, NPR, Marketwatch, Bloomberg, FOX Business News, Dow Jones, Scripps Howard Newspapers, The Washington Post, Associated Press, The New York Times, The Wall Street Journal and many local and

CREDIT UNIONS ARE

aSmarterChoice
 aSmarterChoice.org

the reputation

regional outlets. CUNA also forges valuable partnerships that reflect the credit union reputation, such as the national recognition it gains for credit unions by partnering with the renowned Consumer Federation of America (CFA) for an annual press event announcing expected trends in consumer holiday spending, which is picked up by worldwide press.

Enhancing Awareness

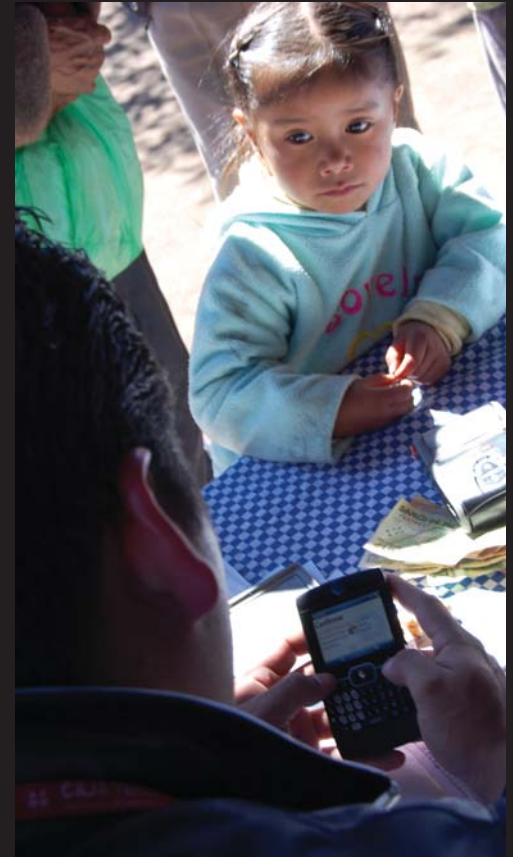
CUNA develops and manages a national credit union strategy that awakens consumers to the message that “people are worth more than money.” CUNA’s aSmarterChoice.org consumer website helps everyone understand that credit unions are the best option for consumers for conducting their financial business. And the Home & Family Finance Radio™ program that CUNA produces each week helps feature the credit union reputation prominently before a nationwide audience. These are just two of the innovations developed by CUNA to heighten awareness of credit unions and their difference.

Inspiring Loyalty, Building Membership

Inspiring loyalty among members and recognition by communities at large, CUNA backs credit unions in their everyday involvement with community and charitable outreach programs. For instance, CUNA brings tools for financial literacy to all consumers, even the youngest members of a community, setting them up for a lifetime of good decision making—and setting credit unions ahead of the pack of financial services providers.

A Global View

CUNA continues its committed support of credit union membership opportunities throughout the world. Through participation with the World Council of Credit Unions (WOCCU), an international trade association, CUNA supports credit union development around the world—fostering worldwide the goal of financial independence, self-sufficiency, and entrepreneurship for everyone.



“CUNA and our league are getting positive local and national media coverage of the credit union difference. That’s had a great impact on Wright-Patt Credit Union.”

Douglas A. Fecher,
President/CEO
Wright-Patt Credit Union
\$2.2 billion/212,000 member-owners

Operate with

Membership in CUNA’s three-tier system helps credit unions attack daily operational challenges. CUNA provides the most knowledgeable, relevant, and up-to-date information on all the current topics of interest. CUNA provides the news you can trust, the compliance resources you can depend on, and the research and statistics that get you where you want to go with your credit union. CUNA gives today’s credit unions the guidance they need to navigate the ever-changing environment with assurance.

News You Can Trust

For more than 15 years, busy credit union executives have turned to CUNA’s *News Now* online daily

news source to get fast-breaking, accurate reports on administrative, economic, and political issues that affect the credit union operational environment. *News Now* keeps credit unions on the frontline of breaking developments, and it stays on the cutting edge of delivery by embracing online innovations and social media delivery. CUNA’s *Credit Union NewsWatch* offers members a comprehensive, bi-weekly view of the news, with additional inside insights. And CUNA’s *Credit Union Magazine* provides articles that deepen understanding and knowledge among the credit union community.

Research and Statistics

From tracking the federal funds rate and interpreting what it means for credit unions, to analyzing market data, to projecting economic trends, CUNA’s economics and research team provides credit union executives the kind of advanced information that makes a difference to daily operations and boosts an executive’s decision-making strength.



confidence



Creating Successful Strategies

Successful strategic planning, budgeting, and the development of new initiatives can't happen in a vacuum. CUNA identifies and reports on key trends and inferences significantly impacting the industry, so credit unions have the tools they need to move into the

future. Credit union boards and management teams incorporate the extremely popular CUNA *Credit Union Environmental Scan (E-Scan)* into annual strategy sessions. E-Scan online includes sophisticated benchmarking tools to ensure plans are on track.

"At a small credit union, there are some days you feel like you cannot swim any longer. My association reps are like a lifeline, always there with practical help to get my head back above water."

Sharon Hall, President/CEO
Express Credit Union
\$10.1 million/2,652 member-owners

Advocacy, education, networking and more:

By joining CUNA's winning team, credit unions can grow and succeed. Advance your credit union by using all aspects of the CUNA system, which provides advocacy, education, training, networking opportunities, research, and leveraged buying power. By being part of CUNA, you help maintain our leadership role as a top resource, pressing forward for the good of the movement and for the good of all Americans.

Networking: See and Be Seen



CUNA presents first-rate programs through such annual events as the Governmental Affairs Conference (GAC), America's Credit Union Conference & Expo, and the Community Credit Union & Growth Conference. With GAC, top political and government figures deliver their message personally to thousands of credit union participants. These must-attend events offer networking and educational opportunities that carry into credit unions' operations the entire year.

CUNA Opens Doors: Releasing Potential

CUNA opens doors for credit union staff, managers, CEOs, and volunteers with innovative programs that enhance organization and individual performance through multiple learning methods. Each year, CUNA develops conferences, audios and webinars for more than 12,000 credit union professionals and volunteers to help them master the changing regulatory and legislative environments and market forces. In addition, nearly 30,000 staff from more than 1,400 credit unions use CUNA's industry-specific online training, CUNA CPDOnline.



Educate and Energize: Engaging Volunteers

Board members are the backbone of the credit union movement. CUNA and the leagues help educate and energize volunteers through CUNA Volunteer Network and with a number of learning options, including the Volunteer Achievement Program, CUNA Volunteer Certification Program, and *Directors Newsletter*.

Experience success

Strategize: Boosting Your Bottom Line

Credit unions save millions each year through affiliation with CUNA and CUNA Strategic Services. Quality products and services help CUNA members position themselves to compete effectively.

Credit Union Strength: Be Part of a Renowned Grassroots Force

CUNA's grassroots network is second to none among national trade associations. Legislators in Washington, D.C. and across the country recognize the impact of credit unions' strength.

Executive Advantage: Managers Get Key Support

More than 5,000 credit union executives seek the advantages available through the networking, information, and programs of the CUNA Councils. A national organization run by and for executives, CUNA Councils focus on six key areas: finance, human resources and training, lending, marketing and business development, technology, and operations, sales and service.



“WEOKIE stands out as a better choice for members because the folks at the Credit Union Association of Oklahoma and CUNA have fostered collaboration between credit unions in Oklahoma and across the country.”

Brent Taylor, President/CEO
WEOKIE Credit Union
\$796 million/51,600 member-owners

Together we have the **Power**

Working with the leagues and credit unions,
we have built a rich history of service.

You can trust CUNA to continue that commitment
of service, with your support, for years to come.

“Politicians today don’t agree on much, but CUNA and
the league have federal lawmakers agreeing on the
fact that credit unions are good for consumers.”

E. J. Donaghey, President/CEO
University of Illinois Employees Credit Union
\$225 million/39,000 member-owners



Trust your
World TO
CUNA