



IDAHO CREDIT UNION LEAGUE  
AND AFFILIATES

## **IDAHO CREDIT UNION LEAGUE STATEMENT OF COMMITMENT TO CREDIT UNIONS**

As an organization that exists solely to meet the needs and represent the interests of its member credit unions, the Idaho Credit Union League (ICUL) is committed to credit unions; credit union members, volunteers and staff; credit union business partners; and to the Credit Union System.

We will deliver a range of products and services designed to meet the needs and reflect the diversity of our credit unions. We will support credit unions in their efforts to improve the financial well being of themselves, their members and communities.

And just as credit unions continually, in all facets of operations, work to demonstrate the value of membership in their organizations, so will the Idaho Credit Union League continually and in all facets of its operations, strive to demonstrate the value of belonging to the League.

We will communicate the credit union difference in our state and in our nation's Capitol so that credit union members and potential members, legislators, regulators and the community at large will understand and appreciate the unique role that member-owned financial cooperatives play in the lives of people throughout Idaho. We will work to help make the credit union community stronger and more effective in protecting credit union interests.

We will help credit unions articulate their uniqueness by addressing fundamental credit union differences such as service to members, member education, democratic control, diversity, commitment to the credit union movement and other cooperative activities, and voluntary community outreach.

This Statement of Commitment to Credit Unions is our declaration to the public that we believe in credit unions. We believe in the credit union operating principles and in our mottos, "Not For Profit, Not For Charity, But For Service." And "Where People Are Worth More Than Money." We are credit union people helping credit unions to better serve their members.

Our employees are the League's most important resource. We expect integrity, creativity, courage, initiative, teamwork, respect and individual judgment. We value and recognize excellent achievement.

## **Section I: *Service to Members***

The Idaho Credit Union League represents credit union interests to Congress and the Idaho State Legislature through building relationships and lobbying efforts. We actively promote the credit union difference to our state and federal elected officials. We maintain a quality relationship with state and federal regulators to better serve our member credit unions in the regulatory arena. We serve as an information resource for our members and offer educated and experienced-based advice on compliance and regulatory issues.

The Idaho Credit Union League sees its role as one that allows credit unions to share views in order to arrive at a unified position that they can communicate to legislators at the state and national levels in order to support pro-credit union legislation and to protect the common interests of credit unions. We encourage bipartisan support of candidates and legislators who share credit unions' points of view and who side with credit unions on our important issues.

### **Current Programs That Support Political Involvement:**

1. Hike-the-Hill – The Idaho Credit Union League supports, promotes, and participates in CUNA's effective Hike-the-Hill program at least two times each year. We budget for-and sponsor- three people (both staff and volunteers) from Idaho credit unions to participate in a Hike-the-Hill trip to Washington, D.C. each year. We meet with our congressional delegation and their staff members at least quarterly; visit CUNA Washington, and NCUA. We host legislative receptions for our congressional delegation and their staff during our Hike-the-Hill events. We make every effort to educate our participants in addition to sponsoring lobbying activities during these events.
2. State Governmental Affairs Conference – The Idaho Credit Union League holds an annual state GAC in which we educate our member credit union professionals and volunteers regarding the importance of the political process. We also take this opportunity to coordinate visits with state legislators and raise funds for political involvement. We host a legislative reception during our State GAC to give our members an opportunity to build, renew and strengthen personal relationships with Idaho state legislators and political operatives.
3. Lincoln Day & Jefferson-Jackson Dinners – To further contribute to bipartisan relationships with our elected officials and political parties, we sponsor seats and entire tables at GOP and Democrat functions such as Lincoln Day and Jefferson-Jackson Day dinners around the state. In each of these events we encourage credit union volunteers and staff to attend the dinners and visit with elected state officials.
4. CUNA Governmental Affairs Conference – League staff, Governmental Affairs Committee members, and other Idaho credit union staff and volunteers attend the world-class CUNA GAC each year. We also coordinate hill visits for our participants during this important educational and lobbying event.
5. Idaho Credit Union League Legacy Awards – Each year at the Idaho Credit Union League Annual Meeting, we hold a Legacy Awards Luncheon to recognize those individuals, credit unions, and chapters who have contributed to the efforts to raise political action funds throughout the year and to encourage greater involvement by the Idaho credit union movement in this important effort.

6. Fundraising – The Idaho Credit Union League sponsors a state-registered political action committee, ICULAC, to raise funds to support the needs of the national movement’s own political action committee, CULAC. We also operate an internal fund, the Member Advocacy Fund, which is designed to raise funds that can be used to support candidates for state office and other lobbying expenses. We hold a fundraiser each year at the League Annual Meeting to raise funds for CULAC. We encourage the Chapters of the Idaho Credit Union League to hold their own fundraisers to advance the goal of political involvement. We also encourage credit unions to participate in the CUNA Deduct-A-Buck program and other forms of fundraising to support this cause.

## **Products & Services Offered By The Idaho Credit Union League & Affiliates**

The Idaho Credit Union League and Affiliates, either directly or through mutually beneficial and quality partnerships with outside entities offers products and services that assist member credit unions in their efforts to serve their members. (See the attached product and services brochure for a complete listing of these services).

### **Section II: *Member Education***

The Idaho Credit Union League is committed to education of credit union professionals, volunteers and members. Significant portions of our human and financial resources are devoted to offering a wide variety of educational opportunities for everyone within the credit union movement.

#### **Current Programs that Support Member Education and Advocacy:**

1. Education Sessions – Each year, more than 50 days of seminars, conferences, and networking opportunities are presented throughout Idaho on a variety of operational, technology, compliance, staff sales training, teller training, and other industry-related topics. We consistently offer educational training at all levels, from beginners to those employees with more advanced experience. We also offer a Chapter Leaders’ Conference, which offers extensive information and promotes leadership among chapter leaders.
2. In-House Training – In addition to our workshops we offer a variety of topics as part of our on-site training program. Our consulting staff includes specialists in the areas of lending, compliance, human resources, regulations, bankruptcy, lending, credit union management, and strategic planning. These consultants visit credit unions for one-on-one consultations and/or presented information from their specialty areas consistently throughout the year.
3. Scholarship Program – Credit union volunteers and professionals have an opportunity to apply for scholarships from the Idaho Credit Union League for CUNA, League, Chapter, and CUNA Mutual Group educational sessions, conferences, and meetings.
4. Credit Union Resource Library – Various resources ranging from policy examples to training tools are available from this in-house library.
5. CUNA sponsored Schools – As a benefit of being affiliated with the Idaho Credit Union League, credit unions are able to have their staff and volunteers participate in numerous CUNA and CUNA Mutual sponsored seminars and schools. These educational opportunities include lending, management, technology, correspondence certification program and a variety of other timely and important topics and are taught by industry leaders in the various areas of interest.

6. Community – By being involved in both the National Endowment of Financial Education (NEFE) and the Idaho Financial Literacy Coalition, the Idaho Credit Union League is committed to educating members and consumers, alike, about wise financial management. We are also dedicated to promoting the credit union uniqueness, philosophy and values.
7. Publications – The Idaho Credit Union League provides information through a variety of sources including The Gem Newsletter, Fast Fax, Security Alerts, our up-to-date Web site, and press releases to the media.

### **Section III. Governance**

ICUL is an organization founded upon democratic principles of governance. ICUL seeks to involve its membership in all facets of its operations. Through seven chapters, League members play a direct role in governance and are involved in guiding the League toward serving the needs of all members. Idaho Credit Union League members:

- Elect directors through Chapters, thereby guaranteeing geographic representation.
- Maintain involvement via committees. Through its many committees, ICUL seeks to expand the involvement of credit union professionals and volunteers in its activities. These committees are:
  - Audit Committee
  - Awards Committee
  - Bylaws Committee
  - Credit Union for Kids Committee
  - Finance Committee
  - Personnel Policies Committee
  - Resolutions Committee
  - Scholarship Committee
  - Small Credit Union Task Force
  - Governmental Affairs Committee
    - Idaho Credit Union Legislative Action Subcommittee
    - Member Advocacy Subcommittee

### **Section IV: Diversity**

We recognize the value of diversity in people of varying backgrounds who are involved with credit unions at all levels. Our marketplace is one where credit unions are of varying types and sizes, serving diverse fields of membership. We see our role as a provider of a framework for the sharing of diverse viewpoints.

The Idaho Credit Union League and Affiliates actively seek to fill staff vacancies by hiring qualified candidates without regard to age, race, creed, religion or socio-economic status, seeking to represent the community where we operate.

### **Section V: Commitment to the Credit Union Community and other Cooperative Activities**

Because of the very nature of our business, we have a tremendous commitment to the credit union community and to other cooperative activities. The Idaho Credit Union League strengthens the movement by serving in leadership roles and by supporting the efforts of credit union-based organizations.

### **Current activities that support the Credit Union Community:**

1. Boards and Associations – The Idaho Credit Union League Vice-President serves on the AACUL’s Business Activities Committee and Harland’s Credit Union Advisory Board.
2. Partnerships with other states – We partner with other leagues to offer conferences. And, credit unions that are members of Leagues in other states are eligible to attend education sessions offered by our League.
3. International Credit Union Day – We recognize International Credit Union day and encourage our member credit unions to observe this important occasion. We offer our staff as speakers for Credit Union Day Dinners around the state. We donate to chapter Credit Union Day advertising campaigns.
4. CUNA – We support CUNA and CUNA Mutual Group educational sessions, lobbying activities, and other areas promoted by our primary trade association. Our CEO serves on the Political and Grassroots Coordination and Assessment Subcommittee of CUNA’s Governmental Affairs Committee.
5. Chapter network – We work to strengthen the network of credit unions in Idaho by providing support to credit union chapters statewide.

### **Section VI: *Public Service / Corporate Citizenship***

We recognize that practicing good corporate citizenship supports the credit union philosophy of “People Helping People”; furthermore, it will help raise the overall level of social and economic well-being of those in our community, help to strengthen ties within the community, and better position us to reach out and serve the credit union members and potential members in Idaho. We realize the importance of building belief in our organization and us and know that being exceptional corporate citizens contributes to that positive self-value.

### **Current Public Service Activities:**

1. Credit Unions For Kids – We support Idaho and neighboring states’ hospitals by encouraging credit union participation in the Children’s Miracle Network Credit Unions For Kids Program. We highlight this significant program at our Annual Meeting by recognizing and encouraging Idaho credit unions for their efforts toward fundraising for this most worthy cause.
2. Consumer Information Council – The Idaho Credit Union League President/CEO is a member of the board and treasurer of the Idaho Consumer Information Council. This council promotes consumer education and consists of community-minded businesses and organizations working together for the common good of Idaho consumers and businesses.
3. Financial Literacy Coalition – The Idaho Credit Union League Regulatory & Governmental Affairs Specialist participates in this council and leads a team, which is developing a program to educate newly married couples. The Financial Literacy Coalition is made up of community organizations and businesses and works cooperatively to promote consumer financial education.
4. Better Business Bureau – The Regulatory & Governmental Affairs Specialist volunteers as an arbitrator for this organization.

5. Paint the Town – Employees of the Idaho Credit Union League volunteer their time to help in the Neighborhood Housing Association’s Paint the Town program in which volunteers paint the homes of local elderly and disabled citizens.
6. Individual contributions – The Idaho Credit Union League encourages its employees to be caring citizens within their own communities by helping within their neighborhoods and churches.
7. Other associations – The Idaho Credit Union League is a dues paying member of the following associations: American Society of Association Executives (ASAE); American Association of Credit Union Leagues (AACUL); Boise Area Chamber of Commerce; Idaho Society of Association Executives (ISAE); National Association of State CU Supervisors (NASCUS); National Cooperative Business Association; Idaho Association of Industry & Commerce (IACI); Society of Human Resource Management (SHRM).
8. United Way – The Idaho Credit Union League Communications Director is actively involved in United Way Activities and Idaho Credit Union League employees support this worthwhile cause.