

'Little Guy' Focus of Hill Visits

U.S. Sen. Larry Craig (R-Idaho) with two versions of CUNA's "Little Guy" presented to him by Idaho credit union representatives during Capitol Hill visits in conjunction with CUNA's Governmental Affairs Conference (GAC). Four versions of the Little Guy were created to represent the 89 million working Americans who belong to credit unions. SEE PAGE 2 FOR MORE GAC COVERAGE. (Idaho Credit Union League photo)

Representatives of state leagues and credit unions poured onto Capitol Hill last week to meet with federal lawmakers and deliver the credit union message as the culminating event of CUNA's 2007 Governmental Affairs Conference in Washington.

Almost 4,200 credit union leaders attended CUNA's four-day conference, during which they were addressed by such prominent lawmakers as House Majority Leader Steny Hoyer (D-Md.), House Majority Whip James Clyburn (D-S.C.), House Republican Whip Roy Blunt of Missouri, Senate Banking Committee Chairman Chris Dodd (D-Conn.), House Financial Services Committee Chairman Barney Frank (D-Mass.); as well as prime Credit Union Regulatory Improvements Act (CURIA) sponsors Ed >> See Page 6

CUNA Rejects IRS UBIT View

In Technical Advice Memoranda (TAMs) made public last week, the Internal Revenue Service (IRS) said several financial products sold by two unidentified state-chartered credit unions should be subject to unrelated business income tax (UBIT).

CUNA and other members of the UBIT Steering Committee rejected the IRS notion, which viewed several activities pursued by the two credit unions as "unrelated business taxable income under section 511 of the IRS code." Among them, the sale of credit life and disability insurance; accidental death and dismemberment insurance; CUNA Mutual's MEMBERS financial management services; car warranties; guaranteed auto protection insurance; and dental and cancer insurance.

"We believe any financial product related to the credit union's business of promoting thrift is exempt from UBIT," said CUNA General Counsel Eric Richard. "CUNA and the steering committee will work with affected credit unions to pursue litigation, as necessary."

The TAMs do not set a precedent for all credit unions, but could indicate how the IRS may approach another state-chartered credit union's products and services. Federally chartered credit unions are not subject to UBIT.

Because products, services and pricing structures are unique to individual credit unions, Richard said credit unions should work closely with their accounting firms in making any decisions related to UBIT for 2006 and 2007.

UBIT Accounting Tool for CUs
www.cuna.org/compliance/member/eguide/eguide_ubit.html

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Action would improve access to affordable financial services.



CUNA Chair to Focus on Membership Growth

Restoring historic levels of membership growth is new CUNA Chairman Allan Kemp McMorris's top priority.

"Credit unions need to be healthy and vibrant for our members," said McMorris, president/CEO of Oakland County CU, Waterford, Mich. "Our core membership base is aging. If we don't attract younger members, we risk becoming irrelevant."

Tying the issue to stagnant asset growth, McMorris observed that doubling credit union membership will take 36 years at the 2006 growth rate of 2%, but only 10 years at the 7% average annual increases of the 1960s and 1970s.

"Can you imagine the power of 180 million members?" he asked. "We would define our future—nobody else."

McMorris, a fan of Harley-Davidson motorcycles, recommended several ways

to build the kind of passionate loyalty that bonds Harley owners:

▶ Increase financial education through tools such as the newly revised High School Financial Planning Program from CUNA's partner, the National Endowment for Financial Education.

▶ Add to the nation's 500 in-school branches that give students hands-on money management experience.

▶ Increase student loan and college scholarship programs.

▶ Teach minor members to use debit and low-limit credit cards responsibly under parental supervision.

▶ Employ nontraditional marketing avenues, such as Facebook, MySpace, and YouTube, to reach generation Y.

▶ Increase service to the 40 million unbanked Americans.



Allan Kemp McMorris

▶ Increase advocacy efforts that result in positive rulings. These include the recent NCUA letter stating well-planned growth that causes earnings to decline shouldn't necessarily jeopardize a credit union's CAMEL rating. 🏠

GAC Quotables



Barney Frank

"Parties responsible for breaches of databases should be required to bear the brunt of payment required to deal with the breach... One of the best things we can do is to get immigrants into the credit union movement because you won't be profiteering at their expense."

—House Financial Services Committee Chairman Barney Frank (D-Mass.)



Ed Royce

"We've come a long way with this legislation [CURIA] in the past several years. A lot of my career has been engaged in this issue. Credit unions are on a global march... As credit unions become more and more important at home and abroad, we must make sure credit unions are regulated in the most optimal manner."

—U.S. Rep. Ed Royce (R-Calif.), sponsor of the Credit Union Regulatory Improvements Act (CURIA)



Steven Preston

"[Small businesses] need a partner they can count on, and credit unions often are reaching people that others have left behind. Together we have a terrific distribution network to reach people you know well and who trust you."

—Small Business Administration Administrator Steve Preston



JoAnn Johnson

"A return to incorporating bylaws into NCUA regulations is the most direct way to enforce bylaw violations in appropriate cases... We have never said NCUA lacks authority to enforce bylaws based on the FCU Act, but rather opted to leave much bylaw enforcement to members and (federal credit unions)."

—NCUA Chairman JoAnn Johnson



Roy Blunt

"Credit unions clearly are part of the economic resurgence in the country... (You) already serve the community. (You) don't need to be part of CRA; bankers have to be, they want you to be. You can make a case about why that doesn't have to happen, because you already serve your communities... You make dreams come true."

—House Republican Whip Roy Blunt (R-Mo.)



Joe Lieberman

"I owe each and every one of you... for the extraordinary support from you last year. I wouldn't be here without your support; and I thank you from the bottom of my heart. I'm a real believer in the ethic of credit unions; I am proud to do all of my banking at U.S. Senate FCU. Credit unions are a classical American movement. I will stand with you in the fights that you have in the session ahead."

—U.S. Sen. Joe Lieberman (I-Conn.)

📄 **2007 GAC Daily News**
www.cuna.org/newsnow/gac_2007.html

Mica Calls on CUs to Double Numbers in Washington



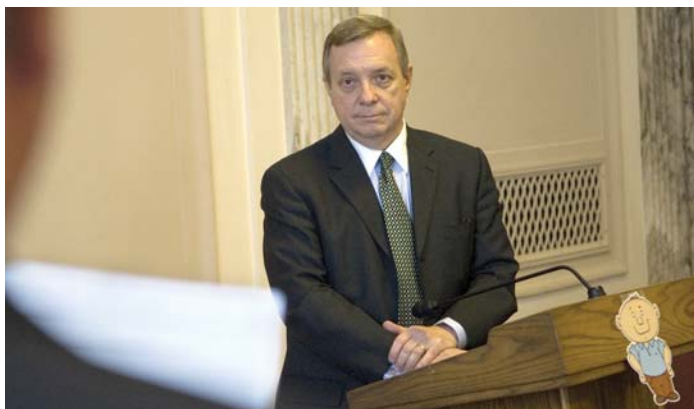
CUNA President/CEO Dan Mica challenged the more than 4,000 credit union participants at the Government Affairs Conference (GAC) in Washington earlier this month to double the attendance next year and therefore double their presence on Capitol Hill.

Mica said next year's change of venue to the Washington Convention Center from the Washington Hilton, where the GAC has been held for 30 years, is just right for ramping up credit union participation—both at the conference and in vital Hike the Hill events that occur in concert with the meeting.

The CUNA leader said the increase in credit union participation is demanded by the escalation of bankers' anti-credit union activity on Capitol Hill. While a constant threat, there is an increase of banker attacks during the GAC that try to undo all the good work of credit union representatives to inform lawmakers about credit union issues.

Mica noted a big banker "fly-in" scheduled immediately after CUNA's GAC, as well as a banker action alert against credit union legislation just before the conference, and a banker advertising campaign concurrent with GAC, the intentions of which, he said, is "undercutting everything we do for working families." 🏠

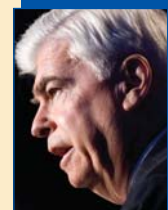
GAC Capitol Hill Visits



Senate Majority Leader Dick Durbin (D-Ill.) listens as Sean Rathjen, president/CEO, Consumers CU, Waukegan, Ill., reads a letter sent to him from a member whose business had dissolved and had "fallen on hard times." The credit union helped refinance a loan to get the family back on its feet. "Having a financial institution that puts faith in us, in the middle of this storm, means the world to us," read Rathjen. He told Durbin the letter exemplifies credit unions' not-for-profit, service-oriented mission. More than 4,000 people explained credit union virtues during GAC Capitol Hill visits. (CUNA photo)

"Predatory lenders are turning the dream of home ownership into a nightmare. Mortgages should be the path to prosperity, not ruin... Credit unions are a way to bridge this opportunity gap... I'm a strong believer in and supporter of the remarkable institution called credit union."

—Senate Banking Committee Chairman Christopher Dodd (D-Conn.)



Christopher Dodd

"We had to give up a lot of ground with H.R. 1151 [the 1998 Credit Union Membership Access Act]. It's time to take some back... [CURIA] is a good bill. It should do the job we both want done and not punish anyone. Let's get 200 co-sponsors."

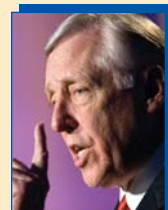
—U.S. Rep. Paul Kanjorski (D-Pa.)



Paul Kanjorski

"First and foremost, we're going to continue to protect credit unions' tax-exempt status... Credit unions are an indispensable part of the American financial system... We in Congress are going to do everything we can do to make sure you remain healthy and successful... Your mission is to help families meet the American dream. Freedom, opportunity, cooperation, and compassion—those are words that guide what credit unions do."

—House Majority Leader Steny Hoyer (D-Md.)



Steny Hoyer

"For many years, credit unions have been opening doors—car doors, front doors, school doors—to people who otherwise would have been shut out. Credit unions have protected our citizens from predatory lenders. As a founding member of the board of a credit union, and as a member today of two credit unions, I feel strongly that the credit union movement has a responsibility to develop new powers for those people who have been locked out."

—House Majority Whip James Clyburn (D-S.C.)



James Clyburn

"Our constitution provides for individual liberties... and member-owned credit unions have the same goals. They exist to help individual members achieve financial independence... Credit unions decided to take a risk and a gamble on me... I got individual help from credit unions... I am the little guy."

—Rep. Rob Bishop (R-Utah)



Rob Bishop

"Excessive regulation slows innovation... I am never going to advocate CRA [Community Reinvestment Act] for credit unions. You don't need regulations to get things done... Those who embrace change have the best chance of turning change to their advantage."

—NCUA Vice Chairman Rodney Hood



Rodney Hood

"NCUA has many opportunities to make an impact this year. The Outreach Task Force is one of them. It is charged with reviewing the recommendations from the Member Service Assessment Pilot Program and suggesting to the NCUA Board what actions NCUA should take. Currently, the group is gathering information on the agency's outreach efforts both at the national and regional levels... I want you to roll up your sleeves and give me the feedback we need."

—NCUA Board Member Gigi Hyland



Gigi Hyland

Fresh CU News (delivered daily)
 www.cuna.org/newsnow

What's
the key to
credit union
success?

Informed and knowledgeable staff.

2007 Training Guide Schools & Conferences

Experience Learning like never before with CUNA Center for Professional Development — training designed for credit union professionals by credit union professionals. Our expert instructors, resources and networking opportunities will inform, motivate and ready you to apply innovative ideas and exceptional strategies at your credit union. **Guaranteed.**

■ Board & Volunteer

CUNA Volunteer Institute

Tuition: \$1,195

January 20-24
Cancun, Mexico

October 20-24
Honolulu, HI

January 5-9, 2008
Puerto Vallarta, Mexico

CUNA Volunteer Institute Panama Canal Cruise

Tuition available online
March 16-26

Strategic Planning Institute

Tuition: \$1,095
June 1-3

Las Vegas, NV

Supervisory Committee Fundamentals Pre-Conference Workshop

Tuition: \$499
December 1-2
Las Vegas, NV

Supervisory Committee & Internal Audit Conference

Tuition: \$795
December 2-5
Las Vegas, NV

■ Finance & Economics

CU Finance for Non-Financial Managers & Volunteers

Tuition: \$1,195

April 15-18
Orlando, FL

CU Finance for Non-Financial Managers & Volunteers eSchool

Tuition: \$1,195

Starts September 25
Six weekly sessions

CUNA CFO Council Conference & Roundtable

May 20-23
Phoenix, AZ

Economics & Investments Conference

Tuition: \$1,095

August 5-8
San Francisco, CA

Financial Management Schools: Part I & II

Tuition: \$1,595

August 5-10
San Francisco, CA

Financial Management eSchool: Part I

Tuition: \$1,595

Starts January 9
Eight sessions

Financial Management eSchool: Part II

Tuition: \$1,595

Starts April 3
Eight sessions

Financial Management School: Part III

Tuition: \$1,095

August 8-11
San Francisco, CA

■ HR & Training

CUNA HR, Training & Development Council Summit

April 22-25
San Diego, CA

Human Resource Management Schools: Part I & II

Tuition: \$1,295

September 10-14
Tempe, AZ

Experience Learning Live!

Tuition: \$795

November 4-7
Las Vegas, NV

■ Leadership & Management

Building CU Leadership Through Communications eSchool

Tuition: \$995

Starts January 11
Five bi-weekly sessions

Branch Management Institutes: Foundations & Strategies

Tuition: \$1,295

March 11-15
St. Pete Beach, FL

October 14-18
San Antonio, TX

Management Essentials for Supervisors: Introduction

Tuition: \$1,295

March 25-30
Las Vegas, NV

September 30-October 5
San Diego, CA

Management Essentials for Supervisors: Advanced

Tuition: \$1,295

March 25-29
Las Vegas, NV

September 30-October 4
San Diego, CA

Serving Low-Wealth Households Conference

Tuition: \$795

May 1-4
New Orleans, LA

CUNA Management Schools

Tuition: \$2,249

July 8-20
Madison, WI

The Complete Credit Union Leadership eSchool

Tuition: \$795

Starts July 17
Four sessions

Leadership Development Institute

Tuition: \$1,595

September 9-14
San Francisco, CA

World-Class Customer Service Executive Institute

Tuition: \$1,595

September 16-20
Pasadena, CA

■ Lending & Collections

Using Tax Returns to Qualify a Loan eSchool

Tuition: \$500

Starts February 7
Three weekly sessions

Visit: training.cuna.org

Call: 800-356-9655, ext. 4249

E-mail: elarning@cuna.coop

Residential Mortgage Lending School

Tuition: \$1,295
March 5-9
San Diego, CA

Residential Mortgage Lending eSchool

Tuition: \$1,295
Starts September 18
Seven weekly sessions

Certified Financial Counselor Schools: Part I & II

Tuition: \$1,295 Part I;
\$1,195 Part II
March 11-15 (Parts I & II)
St. Pete Beach, FL
December 2-6 (Part I only)
San Francisco, CA

Collections & Bankruptcy School: Introduction

Tuition: \$1,295
April 15-20
St. Pete Beach, FL
September 16-21
Tempe, AZ

Collections & Bankruptcy School: Advanced

Tuition: \$1,195
September 16-20
Tempe, AZ

Consumer Lending Schools: Foundations & Advanced

Tuition: \$1,295
April 30-May 3
St. Pete Beach, FL

Consumer Lending eSchool: Foundations

Tuition: \$1,295
Starts November 6
Six weekly sessions

Business Lending & Services Conference

Tuition: \$795
June 1-3
Las Vegas, NV

Business Lending Certification Institutes: Fundamentals, Credit Analysis & Advanced Credit Analysis

Tuition: \$1,795
July 30-August 3
Madison, WI
December 3-7
San Antonio, TX

CUNA Lending Council Conference

November 11-14
San Antonio, TX

Marketing & Business Development

CUNA Marketing & Business Development Council Conference

March 14-17
Las Vegas, NV

Business Development Schools: Part I & II

Tuition: \$1,295
April 15-20 (Part I only)
St. Pete Beach, FL

October 21-26 (Parts I & II)
Tempe, AZ

Marketing Management Schools: Part I, II & III

Tuition: \$1,295
April 29-May 4
Denver, CO

Operations, Sales & Service

Succeeding in Member Sales eSchool

Tuition: \$795
Starts January 9 or October 11
Four sessions

Workplace Spanish for Credit Unions eSchool

Tuition: \$695 for first attendee;
\$295 for each additional attendee
from the same credit union
Starts February 8 or August 8
Eight weekly sessions

Sales & Service Culture Institute

Tuition: \$1,195
March 25-28
Las Vegas, NV

CU Spanish Certification eSchool: Level 1

Tuition: \$1,095 for first attendee;
\$595 for each additional attendee
from the same credit union
Starts April 24 or October 10
Ten weekly sessions

Payment Systems Conference

Tuition: \$795
September 17-19
Washington, DC

CUNA Operations, Sales & Service Council Conference

September 23-26
Indian Wells, CA

Regulatory Compliance

Compliance Fundamentals Seminar

Tuition: \$500
April 28-29
St. Pete Beach, FL

July 14-15
Cleveland, OH
September 29-30
Tempe, AZ

Compliance Fundamentals eSchool

Tuition: \$500
Starts January 30
Three weekly sessions

Regulatory Compliance School: Introduction

Tuition: \$1,295
April 29-May 4
St. Pete Beach, FL

July 15-20
Cleveland, OH

September 30-October 5
Tempe, AZ

Regulatory Compliance eSchool: Introduction

Tuition: \$1,295
Starts June 6
Ten weekly sessions

Regulatory Compliance School: Update

Tuition: \$1,195
April 29-May 3
St. Pete Beach, FL

July 15-19
Cleveland, OH

September 30-October 4
Tempe, AZ

Regulatory Compliance eSchool: Update

Tuition: \$1,195
Starts October 31
Six weekly sessions

Bank Secrecy Act Conference

Tuition: \$795
October 28-31
Tempe, AZ

Security & Risk Management

Disaster Recovery Conference

Tuition: \$795
April 15-18
Denver, CO

Robbery & Fear Seminar

Tuition: \$395
June 10
San Francisco, CA
October 7
Baltimore, MD

Security & Fraud Institute: Introduction

Tuition: \$1,295
June 10-15
San Francisco, CA

October 7-12
Baltimore, MD

Security & Fraud Institute: Advanced

Tuition: \$1,095
June 10-13
San Francisco, CA

Technology

CUNA Technology Council Summit

August 1-4
Las Vegas, NV

Signature Events



Tuition: \$795*
February 25-28
Washington, DC

CUNA Governmental Affairs Conference is a unique, advocacy-focused event for all credit union leaders and staff. Take advantage of this opportunity to represent your credit union and keep the movement moving forward in Washington.



POWERED BY CUNA

Tuition: \$795*
June 3-6
Las Vegas, NV

America's Credit Union Conference & Expo is the nation's premier educational conference for executives, staff, and directors. Learning experiences at the 2007 America's Credit Union Conference & Expo (formerly known as CUNA Future Forum), will help credit union leaders get a competitive edge on a grand scale.

* Register for both Signature Events and **Save \$200!**



CUNA

Credit Union
National Association

* Register early to save! Tuitions are early bird rates. Dates, locations, and tuitions are subject to change.



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>> Notes Bearing Interest

CUNA Executive Committee Seated

Allan Kemp McMorris, president/CEO of Oakland County CU, Michigan, was named chairman of the CUNA board of directors. He succeeds outgoing chairman Juri Valdov, president/CEO of Northwest FCU, Virginia.

McMorris was voted chairman during the board's Feb. 25 organizational meeting in Washington, D.C. The board executive committee includes:

- ▶ Vice Chairman: Tom Dorety, president/CEO, Suncoast Schools FCU, Florida;
- ▶ Secretary: Kris J. Mecham, Deseret First CU, Utah;
- ▶ Treasurer: Harriet May, GECU of El Paso, Texas; and
- ▶ At-Large: Mike Mercer, president/CEO, George CU League.

 **CUNA Governance**
www.cuna.org/cuna



Allan Kemp McMorris



Tom Dorety



Kris Mecham



Harriet May



Mike Mercer

▶ From page 1

'Little Guy' Focus of Hill Visits

Royce (R-Calif.) and Paul Kanjorski (D-Pa.).

And as the grassroots force called lawmakers' attention to a need to modernize credit union service to members through legislation, CUNA ran an ad *Roll Call, The Hill, Congress Daily and CQ Today* backing up those visits. The ad builds on a series run throughout 2006, and creates a mosaic to show credit unions always are out serving their 89 million members.

At the same time, CUNA ran a separate ad series, one with a dual intent: to expose bankers' anti-credit union antics in a humorous way and to educate a Capitol Hill audience

about how credit unions "look out for the little guy."

The ads reflected CUNA's new "Little Guy" campaign to change the conversation on Capitol Hill to what credit unions want to talk about and away from bankers' attempts to misinform lawmakers about credit unions.▲



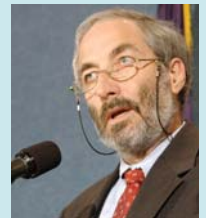
One of three advertisements which ran in Capitol Hill publications during the GAC. The three were in addition to the "Little Guy" cartoon ad (SEE PAGE 8).

▶ Savings Growth Should Improve in 2007

Credit unions' savings growth decreased 0.5% in January while the dollar amount of loans outstanding grew 0.05% for the month, according to CUNA's Monthly CU Estimates.

"Loan and savings growth both started the year on very weak notes in January," said Bill Hampel, CUNA's chief economist. "However, the fact that the month ended on a Wednesday, just before payroll direct deposits came in, slightly overstates the weakness in savings flows."

Hampel said CUNA economists "expect for the full year to see savings growth a bit stronger than last year, and loan growth softer than in 2006."



Bill Hampel

Loans outpaced savings growth, with credit unions' average loan-to-savings ratio increasing to 83% in January from 82.6% in December and from slightly more than 80% in January 2006.

Credit union savings for January totaled \$620.5 billion, compared with \$591.5 billion for January 2006. Share drafts for January 2007 declined 6.2%, accompanied by a 1.6% decline in regular shares. Certificates and money market accounts increased 1.9% and 0.9% respectively in January.

Loans distributed for January totaled \$515.6 billion, compared with \$475.7 billion distributed by credit unions in January 2006.

The average capital-to-asset ratio rose to 11.5% in January from December's 11.4% ratio.

 **Credit Union Statistics**
<http://advice.cuna.org>



>> Legislative Affairs

Johnson Asks Lawmakers to Back FOM Legislation

NCUA Chairman JoAnn Johnson testified earlier this month that the single most important thing Congress can do to get reliable financial services to underserved Americans is to pass legislation restoring all credit unions' ability to serve disadvantaged communities.

The federal credit union regulator also spotlighted the role of credit unions in offering a fair alternative to payday lenders. She testified before the House Appropriation subcommittee on financial services and general government during its hearing on "Financial Services for Disadvantaged Communities."



In response to a *JoAnn Johnson*

question from Rep. Tom Latham (R-Iowa), Johnson told the subpanel that a recent bankers' lawsuit disrupted credit unions' long-standing ability to add underserved communities to their fields of membership.

She explained that because of the bankers' lawsuit against her agency, the NCUA adopted its current field of membership (FOM) rules that allow only multiple common-bond credit unions to expand into underserved communities.

"A credit union can't serve the disadvantaged unless they can walk through the door," Johnson said asking the lawmakers to support a legislative change that would restore the original intent of Congress. Subcommittee Chairman



Joy Cousminer

Jose Serrano (D-N.Y.) asked Johnson to supply his staff with more information regarding the bankers' lawsuit against the agency.

Also testifying, Bethex FCU President/CEO Joy Cousminer described how her South Bronx credit union serves disadvantaged communities. 🏠

Legislative Affairs
www.cuna.org/gov_affairs

CUNA Urges SBA 7(a) Program Changes

CUNA witness Jeff Rodman urged lawmakers to make changes to the Small Business Administration's (SBA's) 7(a) guaranteed lending program that would enable more credit unions to participate.

Rodman, president of Actors FCU in New York, N.Y., said the 7(a) program could help credit unions to serve low-

middle-income individuals and underserved communities.

However, he added, current high fees and a complicated qualifying process are keeping credit unions, like his, out of the program.

Before the House Small Business Committee last week, Rodman reiterated CUNA's support of the SBA program. He also testified in favor of a bill (H.R. 1332) introduced by Chairwoman Nydia Velázquez (D-N.Y.) that is intended to improve access to capital programs of the SBA. The bill, co-sponsored by Rep. Melissa Bean (D-Ill.)

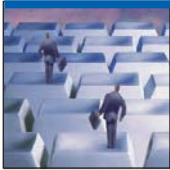


CUNA witness Jeff Rodman, president of Actors FCU in New York, N.Y., testifies Thursday before the House Small Business Committee. (CUNA photo)

and ranking member Rep. Steve Chabot (R-Ohio), is expected to be marked up by the committee next week.

Calling the proposed legislation a good first step, Rodman said CUNA would also support initiatives to:

- ▶ Reinstitute a 7(a) low-documentation loan program so the 7(a) process is more cost efficient for lenders to make smaller loans;
- ▶ Permanently reauthorize the Community Express loan program, which operated as a development tool to target 7(a) loan assistance to small businesses in low- and moderate-income communities and underserved segments of the population;
- ▶ Consider innovations to further simplify current 7(a) loan documentation and processing requirements for credit unions and other small lenders; and
- ▶ Permit qualified credit unions to serve as non-profit community-based intermediaries to obtain funding under the Microloan program and make loans to eligible borrowers. 🏠



>> Special Report

Banks' Focus is Profit, Not 'Little Guy'

Just as the banking industry announced 2006 was the sixth straight year of record profits, CUNA launched its second round of advertising designed to expose bankers' anti-credit union antics in a humorous way and to educate a Capitol Hill audience about how credit unions "look out for the little guy."

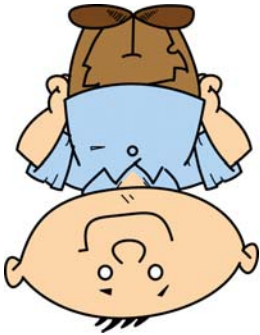
"Bankers' soaring profits belie their constant carping about credit unions," said CUNA President/CEO Dan Mica after the FDIC announced that commercial banks and savings institutions reported net income of \$145.7 billion in 2006, eclipsing the previous record of \$133.9 billion set in 2005.

"It's time banks focus on their mission of making profits and stop attacking credit unions, whose mission is to bring financial independence to their members, including the little guy," he added.

The ad campaign's aim is to expose bankers' antics in a humorous but sharp-edged way—to drive home the point that bankers are manipulating Congress and the public about credit unions. The web address is www.lookoutforthelittle.org.



Look Out for the Little Guy www.cuna.org



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Published 23 times per year by Credit Union National Association, Inc., 601 Pennsylvania Ave. NW, South Bldg, Suite 600, Washington, DC 20004
Editorial: (202) 508-6767 • Editorial Fax: (202) 638-7716 • newswatch@cuna.coop
CUNA E&S, P.O. Box 431, Madison, WI 53701-0431; or call (608) 232-8045
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MARCH 12, 2007

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