

Welcoming the 110th



CUNA Federal Legislative Affairs Director Kate Prible (left) and U.S. Rep. Nydia Velázquez (D-N.Y.) before the Jan. 4 swearing-in ceremonies on Capitol Hill. Velázquez is the new chair of the House Committee on Small Business. On the same day, she introduced a bill that includes a Federal Reserve fee study extension to include a comparison of fees of banks and credit unions, the latter being included for the first time. (CUNA photo)

CUNA, leagues, and credit union representatives attended more than 50 welcoming events before and after swearing-in ceremonies last week for the start of the 110th Congress in Washington, D.C.

Five hundred thirty-five new and returning members were sworn in on Capitol Hill yesterday with 435 in the House and 100 in Senate. Most were elected in November, many with support from credit unions.

Congress adjourned on Dec. 12, and with that adjournment bills that were introduced but not acted on, such as the Credit Union Regulatory Improvements Act (CURIA, H.R. 2317), went into hibernation. The [▶ See page 2](#)

UBIT Decision Expected in Early 2007

CUNA is alerting state-chartered credit unions that the Internal Revenue Service (IRS) may start the year off by issuing its decisions regarding what income will be considered substantially related to a credit union's tax-exempt purpose and what will fall under unrelated business income tax (UBIT).

A memo from a UBIT Steering Committee to state-chartered credit unions pledges to challenge—even through litigation—portions of the IRS decision that do not “reflect a broad, modern view of what a credit union can and should do to promote thrift.” The committee is comprised of representatives from CUNA, American Association of Credit Union Leagues (AACUL), CUNA Mutual Group, and the National Association of State Credit Union Supervisors (NASCUS).

The steering committee says that while it was advised that the IRS decision will affirm its arguments about the exemption of several important sources of income, it also anticipates adverse decisions on income from:

▶ The sale of most insurance and insurance-related products, including annuities for retirement, accidental death and disability (AD&D), health-related insurance, credit life and credit

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HSA Changes Increase Contribution Ceiling

President George W. Bush signed into law Health Savings Account (HSA) changes intended to make the accounts more attractive. The new law repeals a provision that limited HSA contributions to the amount of the plan deductible and makes it possible for some employers and their employees to move money to HSAs from IRAs, Flexible Spending Accounts (FSAs), and Health Reimbursement Accounts (HRAs).

The HSA provisions, part of the Tax Relief and Health Care Act of 2006, substantially increase the amount most individuals can contribute to an HSA because it eliminated the ceiling that limited HSA

contributions to the amount of the deductible under the high deductible health plan (HDHP).

For 2007, the maximum HSA contribution for someone entitled to make contributions for the entire year will be \$2,850 for a single coverage HDHP, or \$5,650 for a family coverage HDHP, regardless of the amount of the deductible.

Also starting in 2007, a person who is eligible to contribute for the last month of the year

will be able to make contributions for the entire year. In addition, employers can make larger contributions on behalf of non-highly compensated employees than the contributions made for highly compensated employees. ■

CUNA e-Guide: HSA
www.cuna.org/compliance/member/eguide/eguide.html

Welcoming the 110th

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closing of the two-year session of the 109th Congress effectively wiped the legislative slate clean, leaving the 110th to reintroduce bills left pending that are still of interest.

Visit CUNA's website to view more credit union scenes from the day's activities. ■

CUNA News Now Slideshow
www.cuna.org/newsnow/07/slideshow_20070104.html



Sen. Joseph Lieberman (I-Conn.), who won his Senate seat in the 2006 federal election as an Independent after conceding the Democratic primary to challenger Ned Lamont, greets CUNA Political Director Trey Hawkins (left), Political Affairs Senior Vice President Richard Gose (second from right) and Vice President of Legislative Affairs Dean Sagar as unidentified well-wishers look on. Sen. Lieberman hosted a reception to mark the day's swearing-in of the 110th Congress. Lieberman, a former presidential candidate, will address attendees of the 2007 CUNA Governmental Affairs Conference (GAC), which happens Feb. 25-28 in Washington, D.C. (CUNA photo)

▶ CU Views Sought for Military Lending Cap

CUNA is encouraging credit unions to respond to a Department of Defense request for comments as that agency prepares to write implementing rules for a new law capping loans to military servicemembers and their dependents at 36%—including fees.

To that end, CUNA co-hosted with the Defense Credit Union Council (DCUC) a Jan. 4 audio conference to inform credit unions and discuss with them challenges they face as the law goes into effect.

More than 300 callers participated in the audio conference, a fact which DCUC President/CEO Arty Arteaga said showed credit unions were doing a good job putting the new law on their radar. That many of the callers were from credit unions not tied to military fields of membership, he added, was indication of an understanding that the new law affects credit unions beyond those established on military bases.

CUNA has sent out a comment call seeking input on implementation issues including:

- ▶ A definition of APR that differs from the one included in the Truth in Lending Act and Regulation Z. This may result in the disclosure of two APRs, which may confuse members;
- ▶ Since the law does not require servicemembers or their dependents to notify lenders of their eligibility under this new law, lenders may either have to develop new applicant identification procedures or revised loan applications; and also
- ▶ Disclosures will have to be provided both orally and in writing, which may lengthen the loan process and affect loans that are processed electronically.

CUNA requests that credit unions submit their comments by Jan. 25.

CUNA Summary of Lending Cap Law
www.cuna.org/compliance/member/eguide/eguide_svcmember_loanrate_sum.html



>> Regulatory Affairs

Treasury Still Supports Reforms



Emil Henry

Treasury Assistant Secretary Emil Henry Friday told CUNA representatives that his department remains open to considering appropriate reform for credit unions.

“Given that Treasury was instrumental in developing the current prompt corrective action (PCA) regime, their view will be important as PCA debate unfolds,” said Mary Dunn, CUNA senior vice president and deputy general counsel.

Other matters discussed with Treasury included: the NCUA’s report on credit unions’ service to their communities; a need for legislation to allow all federal credit unions to include underserved areas; implementation of the new Service Members Loan Rate Limitation Act, and CUNA’s continuing work with the Treasury on financial education and literacy. ♣

Electronic Recordkeeping Changes in Effect

Credit unions must prepare to address revised rules that require them to preserve electronically stored information directly related to an actual or expected lawsuit, CUNA advises.

Under amended Federal Rules of Civil Procedure, effective the first day of last month, credit unions must put a whole new focus on record retention and look anew at preserving electronic communications and records.

Now when a credit union receives notice of a lawsuit—or anticipates a lawsuit is likely—it must place a “litigation hold” on all records to ensure that nothing is destroyed or altered.

CUNA’s Mike McLain, senior compliance counsel, advises that electronic data retention policies should reflect policies for paper records—unless there is a good reason for different treatment. He

adds that automatic deletions of information from electronic records—based simply on the passage of time—is an area of concern specific

to electronic communications.

McLain says that credit unions currently anticipating a lawsuit need to react quickly to adjust to the new rules; otherwise, they can take more time and give more thought to the type of record retention procedures they should have. ♣

“Electronic data retention policies should reflect policies for paper records.”

— Mike McLain,
CUNA senior compliance counsel

▶ NCUA Acts on Loan Maturity, Nonmember Service Rule

The NCUA’s prompt action toward implementing a statutory increase in the general loan maturity for credit unions to 15 years, up from 12 years, and to authorize limited services to nonmembers is a benefit to credit unions and consumers alike, according to CUNA.

However, the trade group recommended in a comment letter that the agency consider the following changes to its interim rule before it adopts it in final form:

- ▶ Language on services for nonmembers should be revised so that the term “for a fee” applies to more than cashing checks and money orders, and includes such things as receiving international and domestic electronic fund transfers and sales of negotiable checks such as travelers checks and money orders.
- ▶ The term “electronic fund transfer” should be defined so it clearly covers all wire transfers.
- ▶ Change-counting machine usage should be included as a permissible service that FCUs may offer to nonmembers.

NCUA should exclude nonmembers who receive the limited financial services from credit unions from coverage under NCUA’s privacy regulations; federal credit unions should not be required to send privacy notices to those nonmembers.

New SAR Form Available to CUs

The NCUA and related federal regulators have released a revised Suspicious Activity Report (SAR) form, which they say will reduce the number of duplicate SARs filed for a single suspicious transaction and support joint filing by providing necessary data blocks and instructions for doing so.

The revised format should not be used until June 30, when both old and revised forms will be accepted, and becomes mandatory on Dec. 31. Visit the web for more information. ♣

▶ **Revised SAR Form**
www.fincen.gov/PRNewSARFormat122106.html

▶ **Coverage of CUNA 2006 BSA Conference**
www.cuna.org/newsnow/06/wash120706-1.html

From the conference that's all about making an impact:



Five people who already have!

Senator Joe Lieberman, the four-term legislator from Connecticut; **Michelle Singletary**, *Washington Post* columnist and expert on family financial issues; **Brit Hume**, FOX News' Washington, D.C. managing editor; Congressman **Barney Frank**, Chairman of the House Financial Services Committee; and **Martin Sheen**, activist, credit union fan, and star of TV's *The West Wing* — all long-time champions for the hard-working American — and featured speakers at the 2007 CUNA Governmental Affairs Conference (GAC).



Joe Lieberman



Michelle Singletary



Brit Hume



Barney Frank



Martin Sheen

Listen to their words, then add your voice to the 88 million people our movement represents. Your presence and our combined influence will mean deeper awareness of credit unions on Capitol Hill. Bring your entire team to the GAC, and add momentum to our message. Together, we can make an impact.



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STEP 2: Conference Registration (next page)

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Visit cuna.org, click on GAC 2007 and click on Housing Information/Reservations — 24 hours a day, 7 days a week. This will link you to the CUNA Housing Bureau web page. Once on the web page, just follow each easy step.

OR

Call **800-492-7886** Monday through Friday from 9:00 a.m. – 5:00 p.m. EST.

- A \$200 per room deposit, payable by major credit card, is required for **ALL** reservations at the time of booking.
- Your credit card will be charged immediately, and the room confirmation will come directly (via e-mail) from the Housing Bureau.
- Your initial method of payment for your deposit cannot change at a later date. If it does for any reason, it will be considered a cancellation and a \$50 fee will be charged.
- Beginning on Friday, January 5, the entire deposit of \$200 for any cancellation will be forfeited.
- All cancellations or changes should be directed to the CUNA Housing Bureau until 5:00 p.m. ET on Friday, January 19. Between January 20 and January 30, the CUNA Housing Bureau will transfer reservation information to participating hotels. During this time, no changes can be made.
- Any cancellations and/or changes on or after Wednesday, January 31, should be made with the hotel directly.
- Hotel rates listed are subject to a 14.5% sales tax.

HOTEL A

CONFERENCE HEADQUARTERS:

Hilton Washington & Towers

1919 Connecticut Ave., NW

Hotel: \$207/Single
 \$227/Double

Towers: \$237/Single
 \$257/Double

HOTEL B:

Capital Hilton*

16th & K Streets

Hotel: \$217/Single
 \$237/Double

HOTEL C:

Courtyard by Marriott

1900 Connecticut Ave., NW

Hotel: \$188/Single
 \$205/Double

HOTEL D:

The Jurys Normandy Hotel

2118 Wyoming St., NW

Hotel: \$160/Single
 \$176/Double

HOTEL E:

Omni Shoreham Hotel*

2500 Calvert St., NW

Hotel: \$199/Single
 \$219/Double
 \$239/Triple
 \$259/Quad

HOTEL F:

The Churchill Hotel

1914 Connecticut Ave., NW

Hotel: \$179/Single
 \$199/Double

HOTEL G:

Marriott Wardman Park Hotel*

2660 Woodley Rd., NW

Hotel: \$236/Single
 \$236/Double
 \$266/Triple
 \$296/Quad

HOTEL H:

Hilton Embassy Row*

2015 Massachusetts Ave., NW

Hotel: \$205/Single
 \$235/Double

HOTEL I:

Mayflower Hotel*

1127 Connecticut Ave., NW

Hotel: \$249/Single
 \$249/Double

* Shuttle bus service will be provided between these hotels.

When making your room reservations either by phone, online, or fax, please be ready with the following information:

- | | |
|---|---|
| 1. Name of conference—CUNA's Governmental Affairs Conference | 7. Names of all occupants in room |
| 2. 1 st , 2 nd , and 3 rd choices of hotels listed above | 8. Arrival time |
| 3. Arrival and departure dates | 9. Credit card type, name on credit card, number, and expiration date |
| 4. Number of rooms required | 10. Individual's organization |
| 5. Type of room needed—single or double, smoking/non-smoking | 11. Address of each person |
| 6. Number of persons staying in room | 12. Telephone number of each person |
| | 13. Fax number of each person |
| | 14. E-mail address for each person (required for confirmations) |

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CPE Credits: You can earn 15 group-live CPE credit hours for the GAC.

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GAC CONFERENCE REGISTRATION FORM

Hilton Washington
February 25-28, 2007

Attendee's legal name _____

Name preferred on badge _____

Title _____

Check One: Credit Union Staff League Staff
 Credit Union Director League Director Other

PLEASE NOTE: Those leagues or organizations registering attendees (e.g., directors) must provide the attendee's CU name and CU address.

CU name _____

CU mailing address _____

City _____ State _____ Zip _____

CU phone number (_____) _____

CU fax number (_____) _____

Attendee E-mail (required) _____

Important attendee/guest confirmation and program information will be sent electronically to the attendee e-mail address. If you would like an additional confirmation forwarded, provide the contact e-mail here:

CUNA/LEAGUE AFFILIATED: Yes No

Please note: Affiliation with CUNA/League is required for attendance, but limited exceptions may apply. Please contact CUNA prior to making travel arrangements to confirm eligibility.

FOR DIRECTORS AND VOLUNTEERS ONLY:

(Provide the following if you want program information mailed to your home.)

Home mailing address _____

City _____ State _____ Zip _____

Home phone number (_____) _____

IN CASE OF EMERGENCY, PLEASE CONTACT:

Day contact name _____

Day phone (_____) _____

Night contact name _____

Night phone (_____) _____

Check here if you have a disability that requires special services. Please describe:

Check here if this is your first CUNA Governmental Affairs Conference.

If CUNA requires more registration information, who may we contact?

Name _____

Phone (_____) _____

CPE CREDITS: Check here if you are interested in receiving CPE credits.

SPOUSE/GUEST INFORMATION:

Guest full name (As preferred on badge — only if attending conference.)

Guest address: Home CU

Mailing Address _____

City _____ State _____ Zip _____



REGISTRATION INFORMATION

PAYMENT AND FEES:

Conference Registration Fee GACDC07 \$795

Spouse/Guest Program GASDC07

Tours & Social Events \$389

Social Events ONLY \$269

Total amount enclosed \$ _____

To purchase Herb Wegner Memorial Awards Dinner tickets, visit ncuf.coop.

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(Discount applies through February 28, 2007. Only one discount option per attendee.)

TAX EXEMPTION/CONFERENCE AIRLINE:

Federal credit union tax exemption information and airline discount procedures will be sent with confirmation.

SUBSTITUTION/REFUND POLICY:

Substitutions will be accepted and refunds will be issued until February 5, 2007, minus a \$75 administration fee. All cancellations and substitutions must be submitted in writing either by fax 608-231-4327, or e-mail at gacinfo@cuna.com. No refunds will be issued after February 5, 2007.

EXHIBITOR INFORMATION:

This registration form is for use by meeting participants only (affiliated credit union employees, directors, and volunteers). Exhibitors should go to b2cu.cuna.org to register. Note that non-exhibitors or representatives of

non-exhibiting companies may not canvass or solicit business or distribute literature in another company's exhibit booth, any part of the exhibit hall, or conference meeting areas without written permission from CUNA.

CONFIRMATION:

Upon receipt of your registration, a confirmation letter will be sent to your attention via e-mail. Spouse/guest program registrants will also receive a confirmation letter via e-mail. A tour selection form will be sent with the guest confirmation.

FOR MORE INFORMATION:

For registration information, call 800-356-9655, ext. 5700, or e-mail gacinfo@cuna.com. For specific program information, visit cuna.org and look for GAC 2007, or call 800-356-9655, ext. 6763.

THREE WAYS TO REGISTER

FAX: 608-231-4327

Charge \$ _____ to my Visa MasterCard

Credit card # _____ / _____ / _____ / _____

Expiration date _____

Print name as it appears on card:

Signature _____

MAIL:

Mail registration form with payment to:
Credit Union National Association, Inc.
P.O. Box 78546, Milwaukee, WI 53278-0546

Payment MUST be sent at the time of registering. Checks payable to Credit Union National Association, Inc.

WEB SITE:

Visit events.cuna.org.

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12

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Authorization _____

Order # _____

Confirm date _____

Please be advised that CUNA reserves the right to photograph any and all program attendees and guests during program activities and meetings and reprint such photographs, in whole or in part, for future CUNA promotional uses.



>> Notes Bearing Interest

Phishing Overwhelms 2006 Top Stories

Phishing schemes and conversions of credit unions to banks dominated *News Now's* Top 25 list of stories most requested by its readers during 2006.

The list is based on the number of viewers requesting each item, according to web services at CUNA.

Overall, phishing accounted for eight spots, most of which hit the Top 5 list. Conversions of credit unions to mutual savings banks accounted for five spots—one in the Top Ten.

Slide shows proved popular again this year, with three slide shows—two from CUNA's Governmental Affairs Conference (Nos. 9 and 21 on the list) and one from the House Financial Services subcommittee hearing on credit union to mutual bank conversions (No. 16)—popular with readers.

Visit *CUNA News Now* to view the complete list. 🏠

News Now Top Stories of 2006
www.cuna.org/newsnow/06/system122106-7.html

2006

▶ CUNA Board Election Results Announced

The CUNA Board of Directors election results are final.

In District 2, Class A, incumbent John A. Graham, president/CEO of Kentucky Employees CU, Frankfort, Ky., won over Robert Petty, CEO, Bronco FCU, Franklin, Va.

Incumbent Laida Garcia, executive vice president, Florida Central CU, Tampa, was elected over John Herrera, board chair and co-founder, Latino Community CU, Durham, N.C., in District 3, Class B.

In District 4, Class C, Dennis Pierce, CEO, CommunityAmerica CU, Kansas City, Mo., won over William "Bill" Raker, president/CEO, US FCU, Burnsville, Minn.

The unopposed candidates, who were elected by acclamation, are:

- ▶ District 1, Class C: Robert M. Cashman, president/CEO of Metro CU, Chelsea, Mass.;
- ▶ District 5, Class B: Kris J. Mecham, president/CEO of Deseret First FCU, Salt Lake City;
- ▶ District 5, Class D: Marla Marsh, president/CEO of Kansas Credit Union Association;
- ▶ District 6, Class A: Susan Streifel, president/CEO, Woodstone CU, Federal Way, Wash.; and
- ▶ District 6, Class D: Dennis Tanimoto, president, Hawaii Credit Union League.

About CUNA
www.cuna.org/cuna

UBIT Decision Expected in Early 2007

▶ From page 1

disability, guaranteed auto protection insurance (GAP), and auto warranties;

- ▶ The sale of securities products and other investment products, including products related to retirement planning;
- ▶ Most ATM fees received from nonmembers; and
- ▶ Auto-buying referral services designed to benefit a credit union's members.

The UBIT group, however, also anticipates the following favorable rulings regarding exemptions from federal taxation for:

- ▶ Interchange fees from debit and credit card transactions;
- ▶ ATM fees from a credit union's own members and in some limited circumstances from other credit union members;
- ▶ Income from the sale of checks to a credit union's members; and
- ▶ Income from the sale of collateral protection insurance to a credit union's members.

The steering committee communication advises that each credit union must assess its situation with its own accounting and legal advisers, but notes the availability of an accounting tool prepared by CUNA's Accounting Task Force. The accounting tool, "Guidance For State-Chartered Credit Unions on Unrelated Business Income Tax (UBIT)," is intended to provide general guidance to most credit unions facing a UBIT filing for the first time.

UBIT tool (affiliated CUs only)
www.cuna.org/reg_advocacy/member/download/ubit_tool.pdf

CUNA's Annual Yearbook Survey Underway

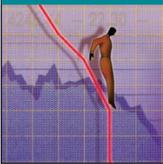
CUNA will mail its annual yearbook survey to credit unions at the beginning of January, according to CUNA economics and statistics.

The survey is used to track new trends in credit union offerings not covered by the NCUA 5300 report, explains Marc Shafroth, CUNA's director of data and statistics.

"The survey allows us to answer ques-

tions from the public, government agencies, and elected officials," Shafroth says. This year the size of the survey has been reduced by one half. Credit unions may complete the survey online in about 10 minutes.

For more information, contact Shafroth at 608-231-4182 or mshafroth@cuna.coop 🏠



>> The Marketplace

CU Membership Growth Quickens

The pace of membership growth picked up with a 2.14% increase in November compared with a year ago, according to the Monthly Credit Union Estimates from CUNA.

“This is the fastest year-over-year growth we’ve seen in a while,” said

Steven Rick, CUNA senior economist. In November, credit unions had 88.9 million members—up from 87.1 million in November of 2005.

Credit unions saw “phenomenal growth in certificate accounts this year,” he said. Share certificates grew 23% in 2006, to \$193 billion, compared with share savings account balances of \$187 billion.

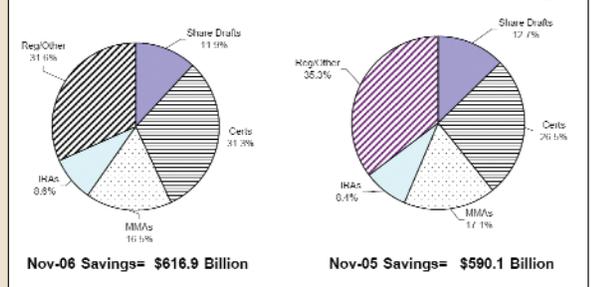
“This is the first time in credit union

history that certificate balances are greater than regular savings,” Rick said, adding that members deposited more money into “hot money” accounts that were more sensitive to rising interest rates than into the “core deposit” savings accounts.

Saving balances were \$616.9 billion in November, a 3.5% increase year-to-date. Compared with November 2005, when balances were \$590.1 billion, November’s figure recorded 4.5% growth. From October to November, savings grew 0.6% from \$613.3 billion.

Loan growth is a little slower—about 2% less—than last year, Rick said. Overall year-to-date growth is 8.1% for November—down from 10% for the same

Distribution of credit union savings



period last year. Credit unions saw a slowdown in auto loans and mortgages with a significant decline in home equity loans, he said, adding that members substituted credit card borrowing, which grew 2.4% for the month. 🏠

Economic Research and Credit Union Data
<http://advice.cuna.org>



Steve Rick

B.E.S.C.U.
Relief Effort and Support for Credit Unions
Disaster Preparedness for CUs
www.cuna.org/initiatives/disaster_prepare

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