



CUNA Greets 109th Congress

Incoming U.S. Sen. Barack Obama (D-Ill.), center, learns more about credit unions from CUNA Political Program Specialist Allen Chew, left, and CUNA Legislative Affairs Vice President Gary Kohn. (CUNA photo)

The 109th Congress convened this month, with CUNA, league and credit union volunteers and staff welcoming new and returning lawmakers to Capitol Hill. CUNA also will be participating in this week's Inaugural ceremonies.

The lights glowed at Credit Union House on Capitol Hill on Jan. 3-4, which opened its doors to congressional newcomers and familiar friends alike. Credit union faithful from across the country witnessed the swearing-in ceremonies and then visited the bare offices of freshmen members, and walked the

worn paths to the offices of longtime lawmakers.

"Credit unions covered the waterfront in those two days," said CUNA Senior Vice President of Governmental Affairs John McKechnie. "CUNA and the leagues continually work to maximize the credit union presence on Capitol Hill and these activities surrounding the swearing in ceremony are both a culmination of last year's political involvement and this year's legislative advocacy. We got off to a very good start." >>

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New Disclosures Approved, Rate Cap Unchanged

The NCUA Board last week approved a number of new disclosures governing private insurance, as well as credit union conversions to mutual savings banks. The board also voted to leave the interest rate cap at 18% for loans and lines of credit advances made by federal credit unions during the period of March 9, 2005, through Sept. 8, 2006.

Private Insurance Disclosures

CUNA President/CEO Dan Mica commended the agency for taking action to craft a more balanced approach to its private insurance plan. "As this rule is put into effect, we will be monitoring its implementation closely," said Mica.

Among other things, the rule specifically will require:

- ▶ The credit union must provide NCUA with proof that the nonfederal insurer is authorized to provide insurance and will insure the credit union;
- ▶ Unlike the proposal, the final rule does not require prior approval from NCUA of all share insurance communications made during the voting period—a provision vigorously opposed by CUNA, the >>

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Manage your cost of funds in a rising rate environment.



>> Legislative Affairs

Banker Attacks Expected in New Year

The stage is being set for the legislative agenda for the 109th Congress and bank attacks are already anticipated again this year.

CUNA will continue to reinforce support for the credit union tax-exempt status. CUNA again thanks the credit unions and leagues from over 40 states who came to Washington last September to participate in the National Hike the Hill Month. This participation will almost certainly pay huge dividends in the 109th Congress, as most members of Congress already have this issue on their minds.

Early indications showed that the House and Senate will make passage of bankruptcy reform legislation a high priority in the first half of 2005.

Congressmen Ed Royce (R-Calif.) and Paul Kanjorski (D-Pa.) are expected to introduce a new version of the Credit Union Regulatory Improvements Act (CURIA) by March 2005. CUNA will continue to build support through cosponsorship of the legislation that introduces risk-based measures into the Prompt Corrective Action system and raises member business lending caps to 20%, among other things.

President Bush's top domestic priority is reforming the Social Security system in which individuals will be able to divert a portion of their Social Security tax into privately owned investment accounts.

CUNA has no position regarding the administration's plans to offer partial

privatization of Social Security accounts. But if Congress moves in that direction, CUNA will work to ensure that credit unions may offer such accounts to their members.

There are two vacancies on the NCUA Board that need to be filled, which may occur in 2005. CUNA has been holding discussions with members of Congress as well as key staff in the Bush administration to fill the posts.

Congress may revisit deposit insurance reform this year in the form of increasing deposit insurance coverage. CUNA will be involved in discussions to ensure that any changes in insurance coverage for banks will also be made for credit unions. ■

 **Governmental Affairs**
http://www.cuna.org/gov_affairs/index.html

Top Committees Changes

Key House and Senate committees to which CUNA pays close attention are taking shape in terms of their memberships. The Senate Banking Committee and the House Financial Services and the Ways and Means Committees have approved changes to its membership rosters.

CUNA believes the work that credit unions did during the 2004 elections is paying off. "We have elected people who know and understand credit unions, and many now serving on committees where they will have contact with our issues," said CUNA's John McKechnie, senior vice

president of governmental affairs.

On the Banking Committee, Sens. Lincoln Chafee (R-R.I.) and Zell Miller (D-Ga.) are leaving, while Sen. Mel Martinez (R-Fla.) is joining the committee. ■

 **CUNA Grassroots Action Center**
<http://capwiz.com/cuna/home>

House Financial Services Committee

Joining the Committee	Departing the Committee
Rep. Melissa Bean (D-Ill.)	Rep. Chris Bell (D-Texas)
Rep. Emanuel Cleaver (D-Mo.)	Rep. Doug Bereuter (R-Neb.)
Rep. Geoff Davis (R-Ky.)	Rep. Shelly Moore Capito (R-W.Va.)
Rep. Michael Fitzpatrick (R-Pa.)	Rep. Rahm Emanuel (D-Ill.)
Rep. Jim Gerlach (R-Pa.)	Rep. Melissa Hart (R-Pa.)
Rep. Al Green (D-Texas)	Rep. Ken Lucas (D-Ky.)
Rep. Patrick McHenry (R-N.C.)	Rep. Tim Murphy (R-Pa.)
Rep. Gwen Moore (D-Wis.)	Rep. Doug Ose (R-Calif.)
Rep. Randy Neugebauer (R-Texas)	Rep. Mike Ross (D-Ark.)
Rep. Tom Price (R-Ga.)	Rep. Pat Toomey (R-Pa.)
Rep. Deborah Pryce (R-Ohio)	
Rep. Debbie Wasserman Schultz (D-Fla.)	
Rep. Pat Tiberi (R-Ohio)	

House Ways and Means Committee

Joining the Committee	Departing the Committee
Rep. Bob Beauprez (R-Colo.)	Rep. Mac Collins (R-Ga.)
Rep. Chris Chocola (R-Ind.)	Rep. Phil Crane (R-Ill.)
Rep. Rahm Emanuel (D-Ill.)	Rep. Jennifer Dunn (R-Wash.)
Rep. Melissa Hart (R-Pa.)	Rep. Amo Houghton (R-N.Y.)
Rep. John Larson (D-Conn.)	Rep. Gerald Kleczka (D-Wis.)
Rep. John Linder (R-Ga.)	Rep. Robert Matsui (D-Calif.)
Rep. Devin Nunes (R-Calif.)	Rep. Max Sandlin (D-Texas)
Rep. Tom Reynolds (R-N.Y.)	
Rep. Mike Thompson (D-Calif.)	



>> Regulatory Affairs

▶ From page 1

NCUA Board Meeting

leagues and others. Instead, credit unions converting to private insurance will be required to provide NCUA with a copy of their communications at or before the time they are made;

- ▶ The insurance vote by members to be by secret ballot and administered by an independent entity; and
- ▶ A conspicuous disclosure that the federal government will not guarantee accounts if there is an insurance conversion or termination of federal share insurance.

Chairman JoAnn Johnson indicated that NCUA wants to ensure that members are fully informed and at the same time not overly burden credit unions. NCUA particularly wants members voting on a conversion to private share insurance to understand that federal share insurance provided by NCUA is backed by the full faith and credit of the U.S. government.

Conversions to Mutual Savings Banks

The aim of the rule amending NCUA regulations regarding the conversion of insured credit unions to mutual savings banks is to provide members with access to clear, concise, accurate and meaningful information so that they can be fully informed when they vote on the conversion. The final rule, which is effective immediately, will require:

- ▶ A converting credit union to provide its members with additional disclosures about the conversion before conducting a member vote;

- ▶ That the membership vote on conversion be by secret ballot and be conducted by an independent entity. NCUA has also included guidelines for conducting a fair vote; and
- ▶ A federally insured state credit union to provide NCUA with information about how the laws of the state where it is chartered relates to NCUA's conversion rule.

Chairman JoAnn Johnson stated the board felt it was important to get this consumer protection regulation in place immediately to protect members as well as to provide certainty to credit unions considering conversion as to what procedures to follow in the conversion process.

Interest Rate Ceiling

CUNA supports the board's decision to leave in place its 18% ceiling on interest rates, which hasn't changed since 1987. NCUA will review this rule again in 18 months, although the board is prepared to reconsider the 18% ceiling at any time prior to that if warranted by changes in economic conditions.



NCUA Board Chairman JoAnn Johnson questions NCUA staff attorney Frank Kressman about the conversion disclosure rule. (CUNA photo)

▶ **NCUA Board meeting summaries**
http://www.cuna.org/reg_advocacy

Key Treasury Official Abernathy to Join ABA

Assistant Treasury Secretary Wayne A. Abernathy submitted a letter of resignation to President Bush, effective Jan. 31. Abernathy has accepted a new position at the American Bankers Association as executive director for financial institutions policy and regulatory affairs.

He has served as assistant secretary for financial institutions since December 2002. During his tenure at the agency, Abernathy worked with CUNA and credit unions on a variety of key issues, including secondary capital, prompt corrective action, business lending and other issues. He has been supportive of the credit union tax exemption.

"While Wayne firmly and effectively carried out the administration's vision for financial institutions, he has always had an open door to credit unions and their comments," said CUNA General Counsel Eric Richard. 🏠

Small Business Services OK for CUSO Activities

Federal credit unions may invest in a credit union service organization (CUSO) that will engage in a variety of activities to support small businesses, the NCUA replied to an inquiring federal credit union.

"We believe CUSOs may serve federal credit union business members in the same manner they are permitted to serve natural person federal credit union members," NCUA stated in the legal opinion letter released last week.

In the CUSO rule, NCUA previously added business loan originations as permissible activities and replaced "family financial services" with "financial counseling services." These changes were the significant rationale for the agency's conclusions expressed in the letter.

For complete analysis of NCUA opinion letters, visit CUNA's website

▶ **Analysis of NCUA opinion letters**
http://www.cuna.org/reg_advocacy

ARE YOU READY FOR THE NEXT ROUND?

The gloves come off this February at the CUNA Governmental Affairs Conference in Washington, D.C. Heavyweight bankers are sparring for an advantage over America's credit unions...and you can be part of the defense.

Score political points.

Head to Capitol Hill to tell lawmakers who we are, what makes us unique, and how we



make a difference in our members' financial well being.

Get in the ring.

With the bankers attacking, what will it take for credit unions to succeed with this new Congress? Bring your team of managers and directors to this match-up of influential speakers, informative exhibits, and networking experiences.



Gen. Tommy Franks
Remarkable leader, renowned hero, best-selling author.



Mark Shields
Enjoy a lively point-counterpoint discussion with Mark Shields, of CNN's The Capital Gang, and William Kristol, editor of the Washington-based political magazine *The Weekly Standard*.



William Kristol



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HOTEL RESERVATIONS

Please make your hotel reservations now.
The CUNA Housing Bureau officially
closes on Friday, January 21, 2005 at 5:00 p.m. EST.

Visit www.cuna.org, click on GAC 2005
and click on Housing Information/Reservations.
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.

- The CUNA Housing Bureau officially closes on Friday, January 21, at 5 p.m. EST. Any cancellation made prior to or on that date should be directed to the Housing Bureau. After that date, no changes or cancellations can be made with the Housing Bureau.
- Beginning Tuesday, February 1, you may contact the hotels directly with any changes or cancellations. The same cancellation policy will apply.
- 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 fee equal to your deposit will be charged.
- Hotel rates listed are subject to a 14.5% sales tax.
- A limit of 10 room reservations per call will apply to all hotels.

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CUNA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State Boards of Accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN 37219-2417. Telephone: 615-880-4200. Web site: www.nasba.org.

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

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HOTEL B:

Capital Hilton*
16th & K Streets
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1900 Connecticut Ave., NW
Rates: \$173/Single
\$189/Double

HOTEL D:

The Jury's Normandy Hotel
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HOTEL E:

Omni Shoreham Hotel*
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\$207/Double
\$227/Triple
\$247/Quad

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The Churchill Hotel
(formerly Sofitel)
1914 Connecticut Ave., NW
Rates: \$160/Single
\$160/Double

HOTEL G:

Marriott Wardman Park Hotel*
2660 Woodley Rd., NW
Rates: \$214/Single
\$214/Double
\$244/Triple
\$274/Quad

HOTEL H:

Hilton Embassy Row*
2015 Massachusetts Ave., NW
Rates: \$199/Single
\$210/Double

HOTEL I:

Washington Plaza*
10 Thomas Circle, NW
Rates: \$149/Single or 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
2. 1st, 2nd, and 3rd choices of hotels listed above
3. Arrival and departure dates
4. Number of rooms required
5. Type of room needed—single or double, smoking/non-smoking
6. Number of persons staying in room
7. Names of all occupants in room
8. Arrival time
9. Credit card type, name on credit card, number, and expiration date
10. Individual's organization
11. Address of each person
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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CAPITOL HILL VISITS ARE AN IMPORTANT PART OF THE GAC EXPERIENCE. BE SURE TO JOIN YOUR CREDIT UNION COLLEAGUES IN "HIKING THE HILL" ON WEDNESDAY, MARCH 2.

GAC CONFERENCE REGISTRATION FORM – February 27 - March 2, 2005

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 (_____) _____
 E-mail (required) _____
 (Important confirmation and program information will be sent electronically.)

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 to have program information mailed to your home.)

Home mailing address _____
 City _____ State _____ Zip _____
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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.
 Check here if this is your first CUNA Governmental Affairs Conference.

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

Name _____
 Telephone _____ Fax _____
 E-mail (required) _____

CPE CREDITS:

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SPOUSE/GUEST INFORMATION:

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

Guest mailing address Home CU
 Street _____
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 (Important confirmation and program information will be sent electronically.)



REGISTRATION INFORMATION

PAYMENT AND FEES:

Postmarked by January 21 \$729 \$779
 Postmarked after January 21
Conference Registration Fee \$729 \$779
 GACDCO5

Spouse/Guest Program

GASDCO5
 Tours & Social Events \$325 \$350
 Social Events ONLY \$225 \$250

Total amount enclosed \$ _____

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 11, 2005, 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 11, 2005.

CONFIRMATION:

Upon receipt of your registration, a confirmation letter will be sent to your attention via e-mail. Please allow up to five business days to receive this information. Spouse/guest program registrants will also receive a confirmation letter via e-mail.

FOR MORE INFORMATION:

For registration information, call 800-356-9655, ext. 5700, or e-mail gacinfo@cuna.com. For specific program information, visit www.cuna.org and look for GAC 2005, 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 www.cuna.org. Look for GAC 2005.

FOR OFFICE USE ONLY:

12

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>> Notes Bearing Interest

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CUNA Greets 109th Congress

He pointed out that while the events were an opportunity to acquaint new members to credit unions, it was a good time to reconnect with returning

CUNA Political Program Specialist Iojana Safarik (left) and incoming U.S. Sen. Mel Martinez (R-Fla.) during swearing-in events in Washington, D.C. After volunteering for election activities in Florida during the 2004 election season, Safarik was asked by the 2005 Presidential Inaugural Committee to work during the events surrounding the Jan. 20 Inauguration. (Gustavo Tapanes photo)

members to discuss recurring issues, like regulatory relief, CURIA (Credit Union Regulatory Improvements Act) and bankruptcy.

Around town, some new lawmakers drew but a glance, while others were greeted as if they were rock stars. CUNA, the leagues, and credit unions ventured to meetings and events during the day for nearly 100 lawmakers. 🏠

Governmental Affairs
http://www.cuna.org/gov_affairs/index.html

By the Way

▶ **Represented employees of CUNA approved terms of a new three-year labor contract, which took effect Jan. 1.** Nearly 60 CUNA employees are members in the Office and Professional Employees International Union (OPEIU) Local 39. Talks to replace the previous contract—which expired Dec. 31—began during the summer. The critical components of the new contract involve health insurance benefits with annual percentage increases to employee premiums; annual wage movement and salary increase percentages; and a new definition of overtime pay on a 40-hour work week. The national trade association employs 258 people at its two locations in Madison, Wis., and Washington, D.C.

▶ **CO-OP Network, the largest credit union owned electronic funds transfer network, donated \$100,000 to CUNA in support of the National Endowment for Financial Education (NEFE).** CUNA has committed to continuing the support of NEFE's High School Financial Planning Program for three years, and this donation will go to those efforts, said CUNA President/CEO Dan Mica. "We've made significant strides teaching teens about the basics of managing money, and with the CO-OP Network's help we can look forward to even greater progress in the years ahead."

▶ **Faith Anderson, vice president of legal compliance and general counsel for American Airlines FCU, Dallas, Texas, was among the 11 new members named this month by the Federal Reserve Board to its Consumer Advisory Council.** The CUNA-backed nominee will serve a three-year term on the council, which advises the Federal Reserve Board on the exercise of its responsibilities under the Consumer Credit Protection Act and on other matters in the area of consumer financial services. The council meets three times a year in Washington, D.C.



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Rising Rates Focus of Webinars

After a sold-out first session, CUNA has added a second webinar on the challenges of a rising rate environment. The webinar is one of four on a variety of topics CUNA scheduled during the first quarter.

The Feb. 3 webinar, *Managing Your Cost of Funds in a Rising Rate Environment*, will provide expert analysis by economists and industry professionals on how to effectively prepare for rising rates. It will cover:

- ▶ Strategies and solutions for managing cost of funds;
- ▶ Pricing strategies and philosophies from credit union leaders;
- ▶ How credit unions and banks react in rising rate environments;
- ▶ Ways to manage your net interest margin while remaining competitive in the market;
- ▶ Common pricing mistakes; and
- ▶ Take-home strategies for the next rate-setting or board meeting.

Tuition also includes free access to Datatrac's competitive interest rate database. For more information on CUNA webinars, visit CUNA's website or call 800-356-9655, ext. 4249. 🏠

CUNA webinars
<http://training.cuna.org>



>> Special Report

More Than 800 CUs Destroyed by Tsunami; Movement Mobilizes

Credit unions and related organizations worldwide have mobilized efforts in a variety of ways to help rebuild credit unions demolished by the Dec. 26 tsunami. More than 800 credit unions in Sri Lanka alone were destroyed, according to WOCCU associate member Sri Lanka CU Federation (SANASA).

The National CU Foundation (NCUF) is taking the lead on fundraising throughout the U.S. credit union movement and its business partners in support of efforts undertaken by the World Council of CUs (WOCCU) to help fund the rebuilding of the demolished credit unions.

The appeal will help ease the financial burden and expedite the rebuilding of the credit union system in South Asia, ac-

ording to NCUF Executive Director Steve Delfin. The National CU Disaster Relief Fund will disburse funds to WOCCU for distribution to its member credit unions in the affected areas. Individuals or organizations wishing to contribute can do so by check or wire transfer. Credit unions may contribute directly through the network by contacting their corporate credit union. A donation form can be found on NCUF's website.

Brian Branch, WOCCU interim president/CEO, explained, "Rebuilding will be a long process; however, it is imperative that we work quickly to restore the credit union services to these communities."

Delfin recommends that those wanting to give to general humanitarian relief do



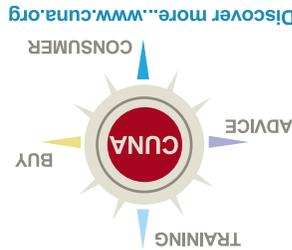
Southeast Asia countries that have organized credit union movements. (Source: WOCCU)

so directly to organizations whose mission is humanitarian relief. Financial assistance for the credit union reconstruction efforts can be sent to:

National Credit Union Foundation, Inc.
For: South Asia Tsunami Relief
P.O. Box 78880
Milwaukee, WI 53278-0880

For more information about NCUF's funding, contact Amy Swanstrom, NCUF's director of grants and communications, at 800-356-9655, ext. 4395 or e-mail aswanstrom@ncuf.coop.

National CU Foundation
<http://www.ncuf.coop>



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