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April 5, 2021

The Honorable Tom Emmer  
U. S. House of Representatives  
Washington, D.C. 20515

The Honorable Ed Perlmutter  
U. S. House of Representatives  
Washington, D.C. 20515

Dear Representative Emmer and Representative Perlmutter,

On behalf of America's credit unions, I am writing in support of H.R. 2311, the Credit Union Governance Modernization Act. The Credit Union National Association (CUNA) represents America's credit unions and their more than 120 million members.

Under current law, a two-thirds vote of the full credit union membership is required to expel a member. Although extremely rare, some members prove to be a threat and engage in dangerous or illegal conduct. This can include physical damage to property, harassment, or fraud. In these cases, the time and resources required for a full vote are simply not practical nor effective.

H.R. 2311 would amend the Federal Credit Union Act to afford a more efficient process by requiring a majority vote of the board of directors of a credit union while at the same time providing a robust appeal process for the credit union member.

CUNA strongly supports this legislation which would allow credit unions the ability to better protect members and employees. We look forward to continued engagement on this and other policies to bring credit union governance into the 21st century.

On behalf of America's credit unions and their 120 million members, thank you for introducing this important legislation.

Sincerely,

A handwritten signature in black ink that reads "Jim Nussle".

Jim Nussle  
President & CEO