President Trump and several allies in the House have threatened a shutdown if Congress doesn’t fund tighter border security and a wall across the U.S.-Mexico border. This could be their last chance to secure funding. Is the shutdown threat real, or is it election bluster?

I’ve had the opportunity to observe and participate in a number of these shutdown threats and actual occurrences over the last 25 years. There’s probably a little bit of all of that that goes into shutdown strategy and shutdown politics. There is certainly bluster, there’s politics, there’s appropriations strategy, there is the competition between Article I and Article II in the Constitution, which is a very natural tension that occurs.

How do you avoid it? It comes down to what we learned probably the first day of school, and that is you’ve got to communicate, you’ve got to work together, and I think the Senate has proven in August that it can again begin to work through appropriations bills, and that’s a good sign.

So while I start with all of that dysfunction, there are positive signs that the House and the Senate are starting to utilize the muscle memory, the mechanisms of once again legislating, and I’m going to be optimistic and say that’s a good sign towards avoiding a shutdown and hopefully getting to longer-term financial stability for the government.

Congress is moving appropriations bills again, but is there a sense of frustration among members that the administration could scuttle their effort to omit controversial policy riders from the legislation and advance funding bills? I think that generally from what I’ve picked up, people seem to be feeling positive about the appropriations process working again, because it’s been broken for the past 15 years.

Democrats are currently favored to take back the House in November. Could a divided Congress again lead to the kind of budget brinkmanship we’ve seen over the past decade? Appropriations bills will always have controversies, so “noncontroversial” is probably not possible, but there is enough for Republicans and Democrats to fight about, there are enough things out there that it doesn’t have to spill over to the budget process and the appropriations process. That could move on its own cadence and in its own way. Unfortunately, for the last 10 to 15 years that hasn’t been the case, but it could.

So, no, it doesn’t have to be that way, but as long as the rest of the legislative process is frustrated, those fights will come out somewhere.

Congress recently passed legislation rolling back a few of the Dodd-Frank financial regulations, a move that credit unions supported, although some finance groups say it did not go far enough. Where does CUNA go from here in terms of regulatory policy?

One example that we would like to promote is having a body of three to five people to govern the [Consumer Financial Protection Bureau] instead of a single director. A broad-type approach, we believe, provides much more stability than the political winds of one administration to the next, as well as the possibility that the agency, as it did for the last number of months, would not have anything more than an acting director.

You’re coming up on your fourth anniversary as head of CUNA. How has the landscape changed for credit unions during your tenure? I would observe two things. One is that our strategic advantage of using grassroots, utilizing not only the folks who work in credit unions but our 100 million members across the country to participate in advocacy, has worked well for us in a very partisan setting where we are a very bipartisan organization.

Second, watching over the last four years, other organizations, they are trying to create what we have always had, and that is a more grassroots-oriented approach to advocacy and government affairs. There was a long period of time when the popular belief was “We need to hire a lobbying firm and let them do it for us,” and credit unions didn’t adopt that. We stuck with our grassroots strategy. That’s worked well and now many other organizations are following that.