

## Congress can help advance communities and make a difference for 115 million Americans.

### EVERY DAY CREDIT UNIONS HELP DELIVER BRIGHTER FINANCIAL FUTURES.

The small businesses, schools, hospitals, and other institutions that make up our communities are only as strong as the people who keep them running – your constituents. As not-for-profit, member-owned financial cooperatives, credit unions place your constituents' financial well-being ahead of a corporate bottom line, and we are committed to ensuring that your community remains strong and has opportunities to grow.

Credit unions are committed to growing and advancing America's middle class and reaching and serving diverse members. We are there for our members and communities in good times and in bad. Let's work together to get more done!

### How can Congress and credit unions work together to advance communities?

- ▶ **Pass a national data security and privacy framework to keep Americans safe.**  
Preempt state laws with a national data security and privacy law to close glaring loopholes that hackers exploit to steal consumers' data.
- ▶ **Support community growth by modernizing credit union governance, allowing the needs of local families and businesses to be met.**  
Provide relief to credit unions for loans made to groups such as farmers, veterans, minorities, and women by reducing outdated restrictions on lending maturity limits and field of membership.
- ▶ **Invest in your community's financial well-being by preserving the credit union tax status.**  
Credit unions continue to deliver financial benefits that are 10x the cost of the federal tax exemption.
- ▶ **Pass the SAFE Banking Act to keep business owners and communities safe.**  
Allow credit unions and other financial institutions to responsibly serve cannabis businesses.
- ▶ **Ensure that more communities have access to safe, affordable homeownership by supporting responsible housing finance reform.**  
For working-class and rural families, access to responsible mortgage credit is vital to realizing the American dream.