

2016 Advocacy PLAN



GEORGIA CREDIT UNION

Affiliates



Number of
Georgia credit unions:

127



Advocate for Georgia Credit Unions

Keeping credit unions' interests protected before the federal and state legislative and regulatory bodies is of the highest importance to the Georgia Credit Union League. As an advocate for credit unions, the League's goal is to build and preserve relationships with policy makers and regulators to ensure credit union interests are represented when new or changing legislation and regulations are proposed.

To be successful in this role, the League implements strategies to achieve the best results for credit unions and their members. These strategies involve gathering information, analyzing the impact of proposals on credit unions, establishing positions, organizing support and communicating with Congress, the Georgia General Assembly and regulators.

In addition, the League works closely with other state associations and the Credit Union National Association (CUNA) to ensure a unified voice for all credit unions, members and consumers at-large. Collectively, the efforts of the League are a part of a national advocacy initiative known as Plan to Win.

Over
4,600

Georgia credit union
EMPLOYEES

2015 June Call Report Data-NCUA

Total number of credit union
MEMBERS IN GEORGIA:
Over 2 Million



Combined total assets of
GEORGIA CREDIT UNIONS
\$20.3 BILLION



Legislative and Regulatory Priorities

1. Defend the income tax exemption as being essential to the not-for-profit cooperative structure of credit unions.
2. Seek protection for credit union member data against cyber security threats.
3. Replace exclusivity with inclusivity and convenience with respect to member eligibility.
4. Promote the need for a progressive operating environment for credit unions to serve their members' lending and savings needs.
5. Seek reduction of compliance burdens on credit unions and advocate for sensible regulation.
6. Obtain support for credit unions to better serve the commercial activities of their members.
7. Seek authority for credit unions to obtain forms of paid-in capital that do not alter the democratic structure of credit unions.
8. Advocate for a fair lending operations process in Georgia law that maintains the ability to work with members.
9. Establish and maintain credit union relationships with elected leaders, executive branch and key legislative staff.
10. Promote fair and consistent examination processes.



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Enhance Legislative Influence

1. Educate elected officials on credit unions and their impact on consumers through tailored communication of consumer financial issues, statistics and trends.
2. Engage elected officials with credit union leaders to grow awareness and strengthen influence.
3. Identify emerging legislative priorities and build consensus for policy positions among credit union leaders to guide lobbying efforts.

Influence the Regulatory "Landscape" Where Credit Unions Operate

4. Engage credit union regulatory bodies regularly to identify exam priorities; proactively seek opportunities to reduce compliance burdens placed on credit unions and promote an optimal operating environment.
5. Review proposed regulations, solicit input from credit unions for comment on significant changes and provide insight on pending regulatory activity.

Communicate Credit Union Issues and Needs to Credit Union Employees and Members

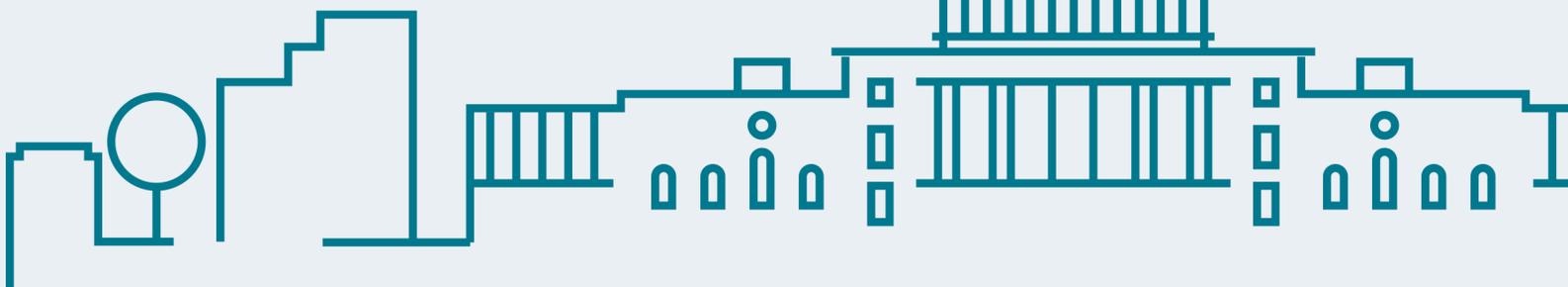
6. Provide credit unions timely information on legislative issues, elected officials and in-district opportunities in a variety of channels.
7. Create, distribute and promote get-out-the-vote resources for credit unions to utilize with staff, board and membership in the 2016 elections.

Promote Involvement by Credit Union People in the Advocacy Process

8. Engage credit unions in 2016 elections by providing opportunities for campaign involvement with state and federal legislators.
9. Identify and/or cultivate the number of credit union key contracts with legislators.
10. Encourage and promote credit union participation in PAC fundraising, Project Zip Code and grassroots initiatives.

Create a Climate that Encourages Consumers' Awareness of Credit Unions

11. Strengthen relationships with media outlets and public influencers.
12. Promote the Helping People Afford Life message while differentiating credit unions from for-profit financial institutions.
13. Utilize multiple online and social media channels to share the credit union story with consumers.



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